

2005

# Property & Casualty

Supplement Report



Statistics Section  
May 2006

## PREFACE

The **2005 Missouri Property & Casualty Supplement Report** presents data collected by the Missouri Department of Insurance from companies that file supplements to the Page 20 of the annual statement for Missouri for 2005. This form is used to collect data in greater detail than reported in the 2005 Annual Statements. All property and casualty companies are required to complete this form per 20 CSR 200-1.037,  374.040 RSMo., and  374.045 RSMo.

The enclosed documentation, by company, provides information for each line of business specified on the Supplement to Page 20, with company profiles listed by their market share ranking. Charts have been included in this publication for each line of business. The first chart shows the total market share of the top 5 and top 10 companies, for the last five years. The second chart shows a total loss ratio, by line of business, for the last five years.

This publication also includes Historical Trends, By Line of Business. This section provides historical data, by line of business, for the last ten years.

While every effort has been made to assure that all significant errors and omissions in the supplement data have been identified and resolved, the accuracy of the report depends on the accuracy of the information filed by each company.

The **2005 Missouri Property & Casualty Supplement Report** is published by the Statistics Section, Division of Market Regulation, Missouri Department of Insurance. Additional copies can be received by sending a written request, along with payment of \$35.00 per copy, to the Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690. The Missouri Department of Insurance's web site is 'www.insurance.mo.gov'.

# Other Publications

## Available from the MO Department of Insurance

The Missouri Department of Insurance publishes the following reports. These reports are available by sending a written request along with \$35 to:

**Missouri Department of Insurance**  
**P.O. Box 690**  
**Jefferson City, MO 65102-0690**

1. ***Missouri Complaint Index Report***  
summary information: <http://www.insurance.mo.gov/reports/complaint/index.htm>
2. ***Missouri Department of Insurance Annual Report***  
summary information: [http://www.insurance.mo.gov/aboutMDI/annual\\_report.htm](http://www.insurance.mo.gov/aboutMDI/annual_report.htm)
3. ***Missouri Legal Malpractice (Closed Claim) Report***  
summary information: <http://www.insurance.mo.gov/reports/legmal/index.htm>
4. ***Missouri Life, Accident & Health Supplement Data***  
summary information: <http://www.insurance.mo.gov/reports/suppdata.htm>
5. ***Missouri Market Share Report***  
summary information: <http://www.insurance.mo.gov/reports/mktshr.htm>
6. ***Missouri Medical Malpractice (Closed Claim) Report***  
summary information: <http://www.insurance.mo.gov/reports/medmal/index.htm>
7. ***Missouri Product Liability (Closed Claim) Report***  
summary information: <http://www.insurance.mo.gov/reports/prodliab/index.htm>
8. ***Missouri Real Estate Malpractice (Closed Claim) Report***  
summary information: <http://www.insurance.mo.gov/reports/remal/index.htm>
9. ***Mortgage Guaranty Report***  
summary information: <http://www.insurance.mo.gov/reports/mortguar/index.htm>
10. ***Private Passenger Automobile Report***  
summary information <http://www.insurance.mo.gov/reports/ppauto.pdf>
11. ***Missouri Health Maintenance Organization Report***  
summary information: <http://www.insurance.mo.gov/reports/hmo/index.htm>

**Databases:** For more information: <http://www.insurance.mo.gov/reports/index.htm#aggdata>

1. Medicare Supplement Experience Data
2. Commercial Liability Experience Data
3. Missouri **Zip Code Insurance Data** for:
  - Homeowners/Dwelling Fire,
  - Farmowners (dwelling only),
  - Mobile Home,
  - Earthquake, and
  - Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the **Statistics Section at (573) 751-4126**.

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**SAMPLE COPY  
OF  
SUPPLEMENT TO PAGE 20  
OF  
ANNUAL STATEMENT  
FOR YEAR ENDING  
DECEMBER 31, 2005**



STATE OF MISSOURI  
DEPARTMENT OF INSURANCE  
**SUPPLEMENT TO PAGE 20 OF  
ANNUAL STATEMENT FOR YEAR ENDING  
DECEMBER 31, 2005**

MAIL TO: STATE OF MISSOURI  
DEPARTMENT OF INSURANCE  
STATISTICS SECTION  
P.O. BOX 690  
JEFFERSON CITY, MISSOURI 65102-0690

COMPANY NAME				NAIC GROUP NO.	NAIC COMPANY NO.
(1) LINE OF BUSINESS	(2) DIRECT PREMIUMS WRITTEN	(3) DIRECT PREMIUMS EARNED	(4) DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED	(5) DIRECT LOSSES PAID	(6) DIRECT LOSSES INCURRED
1. & 2. Fire & Allied Lines					
(a) Dwelling					
(b) Commercial					
(c) Farm					
3. Farmowners Multi-Peril					
4. (a) Home Owners Multi-Peril					
(b) Dwelling Owners Multi-Peril (ACV)					
5. Commercial Multi-Peril					
6. Mobile Homes					
7. Growing Crops					
8. Ocean Marine					
9. Inland Marine (Including Auto Cargo)					
10. Financial Guaranty					
11. Medical Malpractice Liability					
(a) Physicians and Surgeons					
(b) Dentists					
(c) Nurses					
(d) Hospitals					
(e) Managed Care Organization errors & omissions					
(f) Other					
12. Earthquake					
14. All Accident & Health (see reverse side)					
16. Direct Workers Compensation					
17. Other Liability					
(a) Bodily Injury & Property Damage					
(b) Warranty Programs/Service Contracts					
(c) Excess Workers Compensation					
18. Product Liability					
Bodily Injury & Property Damage					
19. (a) (1) Priv. Pass. Auto Lia. Bodily Injury					
(2) Priv. Pass. Auto Lia. Property Damage					
(3) Priv. Pass. Auto Medical Payments					
(4) Priv. Pass. Uninsured Motorist					
(5) Priv. Pass. Underinsured Motorist					
(6) Priv. Pass. Acc. Death & Disability/Dismemberment					
(b) (1) Comm. Auto Liability Bodily Injury					
(2) Comm. Auto Liability Property Damage					
(3) Comm. Auto Medical Payments					
(4) Comm. Auto Uninsured/Underinsured Motorist					
21. (a) (1) Priv. Pass. Auto Comprehensive					
(2) Priv. Pass. Auto Collision					
(b) (1) Comm. Auto Comprehensive					
(2) Comm. Auto Collision					
22. Aircraft					
23. Fidelity					
24. Surety					
25. Glass					
26. Burglary & Theft					
27. Boiler & Machinery					
28. (a) Credit Property (excluding V.S.I.)					
(b) Credit Casualty					
(c) Credit Unemployment					
(d) Vendor/Lenders Single Interest, Collateral Prot. etc.					
29. Mortgage Guaranty					
30. Title					
31. Professional Liability (excluding a & b)					
(a) Lawyers Malpractice					
(b) Real Estate Malpractice					
32. Umbrella					
33. Other Specific (specify)					
34. National Flood Insurance Program					
35. Federal Crop Insurance Corporation					
TOTALS ALL BUSINESS IN MISSOURI					
PLEASE PRINT - COMPANY REPRESENTATIVE				TELEPHONE NUMBER	

INSTRUCTIONS FOR ACCIDENT & HEALTH PORTION  
OF  
SUPPLEMENT TO PAGE 20 OF ANNUAL STATEMENT

The break down for Accident & Health business has been expanded. All companies writing Accident & Health business will need to complete the additional information per the following outline.

- a) Number of Insureds as of December 31 of Report Year: For individual policies, the number of insureds must include dependents. For group policies, the number of insureds must equal the number of certificate holders, plus all dependents.
- b) Comprehensive Medical Expense: This category includes major medical, comprehensive medical and other hospital-surgical-medical benefit plans designed to be the insured persons primary health benefit coverage. Do not include plans covering less than 50% of incurred expenses.
- c) Limited Benefit: Includes vision, nursing care (other than long-term care), hospital indemnity and any other single service plan or program, not otherwise reported herein.
- d) Small Employer (2-50 employees) (Line B.1a): This term means major medical or comprehensive group medical expense insurance coverage that is subject to the group market provisions of the Federal Health Insurance Portability and Accountability Act (HIPAA).
- e) Association (Line B.1c): This term means major medical or comprehensive group medical expense insurance coverage sold to members of associations THAT IS NOT subject to the group market provisions of the Federal Health Insurance Portability and Accountability Act (HIPAA).
- f) Small Employer (3-25 employees) (Line 7.1): This term means major medical or comprehensive group medical expense coverage that is subject to The Missouri Small Employer Health Insurance Availability Act.
- g) Stop Loss: Include any premium for employer self-funded group health plan excess loss coverage, including any such coverage issued or provided through minimum premium plans or other self-funded health benefit plans.
- h) Medicare Part D: Pursuant to the Medicare Modernization Act, companies writing prescription drug coverage, through Medicare Part D, must report their data on line numbers 4.13 and/or 5.13.

COMPANY NAME: \_\_\_\_\_ NAIC GROUP NO. \_\_\_\_\_ NAIC COMPANY NO. \_\_\_\_\_

ACCIDENT & HEALTH INSURANCE						
INDIVIDUAL BUSINESS	NUMBER OF INSURED	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID OR CREDITED ON DIRECT BUSINESS	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
4.1) Comprehensive Medical Expense (see definition above)						
4.2) Medicare Supplement						
4.3) Long Term Care						
4.4) Specified Disease						
4.5) Accident Only						
4.6) Disability Income						
4.7) Dental						
4.8) Limited Benefit						
4.9) Short Term Credit Disability (less than 10 years)						
4.10) Long Term Credit Disability (Mortgage)						
4.11) Credit Unemployment						
4.12) Stop Loss						
4.13) Medicare Part D						
4.15) TOTAL INDIVIDUAL						
GROUP BUSINESS						
5.1) Comprehensive Medical Expense						
a) Small employer (2-50 employees)						
b) Large employer/union (over 50 employees)						
c) Association						
d) Discretionary						
e) Federal Employees (line 23.1)						
5.2) Medicare Supplement						
5.3) Long Term Care						
5.4) Specified Disease						
5.5) Accident Only						
5.6) Disability Income						
5.7) Dental						
5.8) Limited Benefit						
5.9) Short Term Credit Disability (less than 10 years)						
5.10) Long Term Credit Disability (Mortgage)						
5.11) Credit Unemployment						
5.12) Stop Loss						
5.13) Medicare Part D						
5.15) TOTAL GROUP						
6) ALL ACCIDENT & HEALTH						
ADDITIONAL SMALL EMPLOYER COMPREHENSIVE MEDICAL EXPENSE INFORMATION						
	NUMBER OF INSURED	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID OR CREDITED ON DIRECT BUSINESS	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
7.1) Small employer (3-25 employees)						
7.2) Number of insured employers reported on Line B.1a:						
7.3) Number of insured employers reported on Line 7.1:						

Explanation if premiums are reported, but no insureds: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



## DEFINITION OF TERMS

**Market Share:** The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

**Direct Premiums Written:** The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

**Direct Premiums Earned:** The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

**Direct Losses Paid:** The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

**Direct Losses Incurred:** The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

**Loss Ratio:** The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

**Cash Flow Loss Ratio:** The dollar amount of direct losses paid divided by the dollar amount of premiums written for a particular line of business being analyzed, expressed as a percentage.

# GENERAL DESCRIPTION OF PROPERTY AND CASUALTY LINES OF BUSINESS

**Fire (Dwelling, Commercial, Farm):** Coverage protecting the insured against the loss to real or personal property from damage caused by the peril of fire or lightning, including business interruption, loss or rents, etc.

**Allied Lines (Dwelling, Commercial, Farm, Growing Crops):** Coverages which are generally written with property insurance, e.g., glass, tornado, windstorm and hail; sprinkler and water damage; explosion, riot and civil commotion; growing crops; flood; rain; and damage from aircraft and vehicle, etc.

**Farmowners Multi-Peril:** A package policy for farming and ranching risks, similar to a homeowners policy, that has been adopted for farms and ranches and includes both property and liability coverages for personal and business losses. Coverages include farm dwellings and their contents, barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock.

**Home Owners Multi-Peril, Dwelling Owners Multi-Peril (ACV), Mobile Homes:** A package policy combining broad property coverage for the personal property and/or structure with broad personal liability coverage. Coverage applicable to the dwelling, appurtenant structures, unscheduled personal property and additional living expense are typical. Includes mobile homes at a fixed location.

**Commercial Multi-Peril:** A contract for a commercial enterprise which packages two or more insurance coverages protecting an enterprise from various property and liability risk exposures. Frequently includes fire, allied lines, various other coverages (e.g., difference in conditions) and liability coverage. Includes multi-peril policies for coverages for liability other than auto.

**Ocean Marine:** Coverage for ocean and inland water transportation exposures; goods or cargoes, ships or hulls; earnings; and liability.

**Inland Marine (Including Auto Cargo):** Coverage for property that may be in transit, held by a bailee, at a fixed location, a movable good that is often at different locations (e.g., off-road constructions equipment), or scheduled property (e.g., Homeowners Personal Property Floater) including items such as live animals, property with antique or collector's value, etc. This line also includes instrumentalities of transportation and communication, such as bridges, tunnels, piers, wharves, docks, pipelines, power and phone lines, and radio and television towers.

**Financial Guaranty:** A surety bond, insurance policy, or when issued by an insurer, an indemnity contract and any guaranty similar to the foregoing types, under which loss is payable upon proof of occurrence of financial loss to an insured claimant, obligee or indemnitee as a result of failure to perform a financial obligation.

**Medical Malpractice Liability (Physicians and Surgeons, Dentists, Nurses, Hospitals, Managed Care Organizations errors & omissions, Other):** Insurance coverage protecting a licensed health care provider or health care facility against legal liability resulting from the death or injury of any person due to the insured's misconduct, negligence or incompetence in rendering professional services.

**Earthquake:** Property coverages for losses resulting from a sudden trembling or shaking of the earth, including that caused by volcanic eruption. Excluded are losses resulting from fire, explosion, flood or tidal wave following the covered event.

**All Accident and Health:** Includes coverages written on a group or individual basis, which pays scheduled benefits or medical expenses caused by disease, accidental injury or accidental death. Policies generally provide benefits for short or long term disability income benefits, accidental death or dismemberment coverage, major medical expense benefits and dental expense benefits.

**Direct Workers Compensation:** Insurance which covers an employer's liability for injuries, disability or death to persons in their employment, without regard to fault, as prescribed by state or Federal workers' compensation laws and other statutes. Includes employers liability coverage against the common law liability for injuries to employees.

**Other Liability (Bodily Injury & Property Damage, Warranty Programs/Service Contracts, Excess Workers Compensation, Umbrella, Professional Liability, Lawyers Malpractice, Real Estate Malpractice):** Insurance coverage protecting the insured against legal liability resulting from negligence, carelessness, or a failure to act causing property damage or personal injury to others. Typically, coverages include construction and alteration liability, contingent liability; contractual liability; elevators and escalators liability; errors and omissions liability, environmental pollution liability; excess stop loss, excess over insured or self-insured amounts and umbrella liability; liquor liability; personal injury liability; premises and operations liability; completed operations liability, non-medical professional liability, etc.

**Product Liability (Bodily Injury & Property Damage):** Insurance coverage protecting the manufacturer, distributor, seller, or lessor of a product against legal liability resulting from a defective condition causing personal injury, or damage, to any individual or entity, associated with the use of the product.

**Private Passenger and Commercial Automobile Liability:** Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries (bodily injury and medical payments) or damage to the property of others caused by accidents arising out of ownership, maintenance or use of a motor vehicle (including recreational vehicles such as motor homes). Commercial is defined as all motor vehicle policies that include vehicles that are used primarily in connection with business, commercial establishments, activity, employment, or activities carried on for gain or profit.

**Private Passenger and Commercial Automobile Physical Damage:** Any motor vehicle insurance coverage (including collision, vandalism, fire and theft) that insures against material damage to the insured's vehicle. Commercial is defined as all motor vehicle policies that include vehicles that are used in connection with business, commercial establishments, activity, employment, or activities carried on for gain or profit.

**Aircraft:** Coverage for aircraft (hull) and their contents; aircraft owner's and aircraft manufacturers liability to passengers, airports and other third parties.

**Fidelity:** A bond covering an employer's loss resulting from an employee's dishonest act (e.g., loss of cash, securities, valuables, etc.).

**Surety:** A three-party agreement where the insurer agrees to pay a second party (the obligee) or make complete an obligation in response to the default, acts, or omissions of a third party (the principal).

**Glass:** Coverage for the costs of replacement and incidental costs of building glass due to breakage or application of chemicals to glass.

**Burglary and Theft:** Coverage for property taken or destroyed by breaking and entering the insured's premises; burglary or theft; forgery or counterfeiting, fraud; and off-premises exposure.

**Boiler and Machinery:** Coverage for the failure of boilers, machinery and electrical equipment. Benefits include (i) property of the insured which has been directly damaged by the accident; (ii) costs of temporary repairs and expediting expenses; and (iii) liability for damage to the property of others.

**Credit Property, Credit Casualty, Credit Unemployment, Vendor/Lenders Single Interest:** Coverage that indemnifies manufacturers, merchants, educational institutions, or other providers of goods and services extending credit, for losses or damages resulting from the nonpayment of debts owed to them for goods or services provided in the normal course of their business.

**Mortgage Guaranty:** Insurance that indemnifies a lender from loss if a borrower fails to meet required mortgage payments.

**Title:** This insurance is a form of property insurance designed to protect against losses resulting from a defective title to land and improvements. The insurer agrees to indemnify the insured to the extent of any financial loss suffered as a result of the transfer of a defective title.

**Other Specific:** Other coverages not generally described herein.

**National Flood Insurance Program:** Flood insurance reinsured through the Federal Government.

**Federal Crop Insurance Corporation:** Crop insurance reinsured through the Federal Government.

**HISTORICAL TRENDS  
BY  
LINE OF BUSINESS**

**1996 - 2005**

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1996 - 2005

## DWELLING FIRE & ALLIED LINES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$72,787,474	\$55,073,026	75.66%	\$73,077,791	\$36,875,238	50.46%	12.70%
1997	\$63,057,963	\$29,486,191	46.76%	\$63,359,875	\$34,239,166	54.04%	-13.37%
1998	\$54,549,976	\$31,758,266	58.22%	\$57,802,275	\$33,844,115	58.55%	-13.49%
1999	\$44,577,659	\$23,036,935	51.68%	\$45,424,025	\$18,742,593	41.26%	-18.28%
2000	\$44,867,048	\$29,268,786	65.23%	\$44,644,098	\$33,345,600	74.69%	0.65%
2001	\$51,315,478	\$46,643,918	90.90%	\$50,206,810	\$49,472,639	98.54%	14.37%
2002	\$62,667,756	\$32,780,080	52.31%	\$58,251,371	\$36,340,271	62.39%	22.12%
2003	\$104,150,215	\$63,528,592	61.00%	\$100,912,333	\$60,262,081	59.72%	66.19%
2004	\$75,129,437	\$35,273,075	46.95%	\$71,219,347	\$31,877,773	44.76%	-27.86%
2005	\$125,326,456	\$49,964,516	39.87%	\$123,830,473	\$52,859,548	42.69%	66.81%

## COMMERCIAL FIRE & ALLIED LINES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$67,374,849	\$31,731,688	47.10%	\$70,982,872	\$28,035,725	39.50%	-19.44%
1997	\$69,436,727	\$29,678,926	42.74%	\$73,304,945	\$26,173,173	35.70%	3.06%
1998	\$62,556,103	\$20,285,911	32.43%	\$64,399,251	\$29,171,759	45.30%	-9.91%
1999	\$73,335,240	\$33,788,717	46.07%	\$71,562,691	\$26,603,707	37.18%	17.23%
2000	\$85,196,187	\$54,616,098	64.11%	\$78,925,410	\$53,136,883	67.33%	16.17%
2001	\$106,356,632	\$51,666,074	48.58%	\$94,441,265	\$94,569,258	100.14%	24.84%
2002	\$138,247,272	\$51,698,363	37.40%	\$126,571,650	\$52,423,402	41.42%	29.98%
2003	\$116,509,491	\$72,238,481	62.00%	\$114,986,802	\$54,113,894	47.06%	-15.72%
2004	\$135,095,191	\$59,288,986	43.89%	\$140,253,823	\$58,928,282	42.02%	15.95%
2005	\$135,755,240	\$41,125,322	30.29%	\$131,372,826	\$23,826,255	18.14%	0.49%

## FARM FIRE & ALLIED LINES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$5,810,870	\$2,140,628	36.84%	\$5,797,724	\$2,222,611	38.34%	31.27%
1997	\$4,534,879	\$1,718,379	37.89%	\$4,546,217	\$1,645,108	36.19%	-21.96%
1998	\$2,694,580	\$1,345,110	49.92%	\$2,727,049	\$1,351,981	49.58%	-40.58%
1999	\$3,541,279	\$1,893,862	53.48%	\$3,323,797	\$1,888,418	56.82%	31.42%
2000	\$3,080,694	\$1,232,895	40.02%	\$3,115,717	\$1,591,924	51.09%	-13.01%
2001	\$3,706,317	\$1,992,404	53.76%	\$3,673,131	\$2,192,102	59.68%	20.31%
2002	\$2,376,580	\$1,596,888	67.19%	\$2,422,017	\$1,543,928	63.75%	-35.88%
2003	\$3,882,154	\$2,838,938	73.13%	\$3,922,079	\$2,787,230	71.07%	63.35%
2004	\$17,886,046	\$6,376,413	35.65%	\$17,808,937	\$8,522,427	47.85%	360.72%
2005	\$10,292,030	\$9,576,450	93.05%	\$9,946,105	\$9,849,069	99.02%	-42.46%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1996 - 2005

## FARMOWNERS MULTI-PERIL

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$59,320,518	\$43,251,529	72.91%	\$57,844,150	\$47,470,741	82.07%	5.33%
1997	\$62,571,093	\$34,490,032	55.12%	\$60,835,918	\$35,140,896	57.76%	5.48%
1998	\$65,183,890	\$39,071,087	59.94%	\$63,619,228	\$42,584,254	66.94%	4.18%
1999	\$67,519,112	\$45,805,319	67.84%	\$66,438,600	\$42,442,952	63.88%	3.58%
2000	\$68,740,833	\$44,299,377	64.44%	\$67,476,269	\$49,241,230	72.98%	1.81%
2001	\$73,127,821	\$57,928,170	79.21%	\$71,573,063	\$59,967,925	83.79%	6.38%
2002	\$75,905,950	\$47,921,208	63.13%	\$73,795,761	\$43,876,813	59.46%	3.80%
2003	\$83,494,269	\$65,512,488	78.46%	\$79,957,232	\$66,097,902	82.67%	10.00%
2004	\$89,419,224	\$55,059,499	61.57%	\$87,358,886	\$58,778,323	67.28%	7.10%
2005	\$92,404,602	\$42,706,128	46.22%	\$90,445,335	\$40,177,217	44.42%	3.34%

## HOMEOWNERS MULTI-PERIL

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$495,477,730	\$358,521,265	72.36%	\$482,623,697	\$366,643,940	75.97%	5.14%
1997	\$527,527,883	\$260,817,452	49.44%	\$508,535,570	\$256,306,297	50.40%	6.47%
1998	\$554,087,009	\$324,349,804	58.54%	\$537,235,562	\$338,986,358	63.10%	5.03%
1999	\$577,192,077	\$349,417,286	60.54%	\$562,895,860	\$337,953,263	60.04%	4.17%
2000	\$608,385,777	\$376,385,467	61.87%	\$593,299,496	\$397,966,691	67.08%	5.40%
2001	\$656,616,228	\$1,099,846,439	167.50%	\$631,211,851	\$1,179,859,131	186.92%	7.93%
2002	\$760,159,499	\$604,121,481	79.47%	\$705,582,101	\$563,635,429	79.88%	15.77%
2003	\$892,121,509	\$669,905,939	75.09%	\$823,450,838	\$671,531,760	81.55%	17.36%
2004	\$957,852,647	\$542,464,859	56.63%	\$915,218,541	\$553,032,164	60.43%	7.37%
2005	\$974,940,150	\$397,280,337	40.75%	\$962,933,485	\$443,502,680	46.06%	1.78%

## DWELLING OWNERS MULTI-PERIL (ACV)

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$45,088,302	\$25,675,886	56.95%	\$44,594,741	\$22,977,772	51.53%	86.75%
1997	\$23,410,568	\$13,506,568	57.69%	\$22,776,116	\$13,553,777	59.51%	-48.08%
1998	\$29,809,821	\$19,497,086	65.40%	\$29,134,889	\$20,215,837	69.39%	27.33%
1999	\$31,188,779	\$17,852,039	57.24%	\$30,344,557	\$16,008,307	52.76%	4.63%
2000	\$30,846,907	\$20,727,990	67.20%	\$31,117,713	\$22,939,304	73.72%	-1.10%
2001	\$40,570,252	\$52,833,285	130.23%	\$39,273,012	\$55,414,301	141.10%	31.52%
2002	\$37,749,554	\$28,993,859	76.81%	\$35,295,928	\$26,868,025	76.12%	-6.95%
2003	\$58,749,432	\$37,647,040	64.08%	\$53,562,496	\$37,627,749	70.25%	55.63%
2004	\$74,900,739	\$36,939,642	49.32%	\$69,818,195	\$38,460,357	55.09%	27.49%
2005	\$82,006,541	\$33,384,039	40.71%	\$82,520,559	\$31,737,728	38.46%	9.49%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1996 - 2005

## TOTAL HOMEOWNERS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$540,566,032	\$384,197,151	71.07%	\$527,218,438	\$389,621,712	73.90%	9.12%
1997	\$550,938,451	\$274,324,020	49.79%	\$531,311,686	\$269,860,074	50.79%	1.92%
1998	\$583,896,830	\$343,846,890	58.89%	\$566,370,451	\$359,202,195	63.42%	5.98%
1999	\$608,380,856	\$367,269,325	60.37%	\$593,240,417	\$353,961,570	59.67%	4.19%
2000	\$639,232,684	\$397,113,457	62.12%	\$624,417,209	\$420,905,995	67.41%	5.07%
2001	\$697,186,480	\$1,152,679,724	165.33%	\$670,484,863	\$1,235,273,432	184.24%	9.07%
2002	\$797,909,053	\$633,115,340	79.35%	\$740,878,029	\$590,503,454	79.70%	14.45%
2003	\$950,870,941	\$707,552,979	74.41%	\$877,013,334	\$709,159,509	80.86%	19.17%
2004	\$1,032,753,386	\$579,404,501	56.10%	\$985,036,736	\$591,492,521	60.05%	8.61%
2005	\$1,056,946,691	\$430,664,376	40.75%	\$1,045,454,044	\$475,240,408	45.46%	2.34%

## COMMERCIAL MULTI-PERIL

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$353,137,629	\$197,471,279	55.92%	\$352,692,912	\$224,571,293	63.67%	-7.69%
1997	\$381,372,308	\$223,868,638	58.70%	\$380,460,025	\$227,138,019	59.70%	8.00%
1998	\$385,528,901	\$248,306,586	64.41%	\$380,384,909	\$276,158,849	72.60%	1.09%
1999	\$388,749,781	\$251,260,487	64.63%	\$386,957,645	\$275,215,491	71.12%	0.84%
2000	\$409,174,258	\$247,870,965	60.58%	\$392,477,924	\$264,005,456	67.27%	5.25%
2001	\$467,186,106	\$365,393,232	78.21%	\$434,710,993	\$374,772,510	86.21%	14.18%
2002	\$523,399,718	\$290,996,242	55.60%	\$490,498,672	\$259,295,841	52.86%	12.03%
2003	\$573,919,772	\$277,364,391	48.33%	\$548,985,654	\$312,408,760	56.91%	9.65%
2004	\$604,339,988	\$246,348,996	40.76%	\$594,249,075	\$288,959,671	48.63%	5.30%
2005	\$622,649,146	\$249,031,666	40.00%	\$614,760,000	\$248,131,677	40.36%	3.03%

## MOBILE HOMES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$15,470,700	\$6,970,710	45.06%	\$15,173,816	\$7,178,932	47.31%	8.56%
1997	\$16,431,448	\$5,890,149	35.85%	\$15,996,578	\$5,771,696	36.08%	6.21%
1998	\$16,332,084	\$7,614,684	46.62%	\$16,059,383	\$7,838,253	48.81%	-0.60%
1999	\$16,516,914	\$7,197,544	43.58%	\$16,120,294	\$7,084,948	43.95%	1.13%
2000	\$17,366,094	\$9,620,617	55.40%	\$17,231,247	\$10,271,215	59.61%	5.14%
2001	\$19,263,586	\$13,226,772	68.66%	\$18,478,220	\$13,583,874	73.51%	10.93%
2002	\$23,022,489	\$11,895,558	51.67%	\$22,268,087	\$11,881,543	53.36%	19.51%
2003	\$25,201,256	\$17,396,509	69.03%	\$24,270,254	\$17,164,678	70.72%	9.46%
2004	\$26,873,321	\$13,298,187	49.48%	\$25,924,561	\$14,529,368	56.04%	6.63%
2005	\$27,673,921	\$9,959,294	35.99%	\$27,380,181	\$10,136,602	37.02%	2.98%



# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1996 - 2005

## GROWING CROPS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$11,733,028	\$1,476,235	12.58%	\$10,800,554	\$2,870,819	26.58%	53.06%
1997	\$3,706,796	\$1,874,851	50.58%	\$3,706,754	\$1,792,737	48.36%	-68.41%
1998	\$8,137,109	\$5,834,645	71.70%	\$8,137,151	\$5,851,515	71.91%	119.52%
1999	\$6,831,671	-\$570,684	-8.35%	\$6,831,671	\$2,094,089	30.65%	-16.04%
2000	\$6,640,439	\$6,278,748	94.55%	\$6,640,439	\$4,305,880	64.84%	-2.80%
2001	\$10,398,815	\$1,448,571	13.93%	\$10,398,815	\$1,261,731	12.13%	56.60%
2002	\$5,202,935	\$2,626,045	50.47%	\$5,202,935	\$2,623,289	50.42%	-49.97%
2003	\$5,319,737	\$2,103,011	39.53%	\$5,319,737	\$2,103,009	39.53%	2.24%
2004	\$42,979,484	\$11,921,614	27.74%	\$42,979,473	\$11,924,094	27.74%	707.92%
2005	\$11,458,264	\$6,952,154	60.67%	\$11,458,264	\$6,949,679	60.65%	-73.34%

## OCEAN MARINE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$39,514,716	\$26,102,082	66.06%	\$38,837,367	\$22,953,154	59.10%	0.79%
1997	\$39,695,349	\$33,403,350	84.15%	\$39,913,990	\$31,928,545	79.99%	0.46%
1998	\$35,294,758	\$25,510,338	72.28%	\$37,374,508	\$24,848,923	66.49%	-11.09%
1999	\$32,668,295	\$27,426,984	83.96%	\$33,531,531	\$34,814,162	103.83%	-7.44%
2000	\$23,051,320	\$27,444,428	119.06%	\$27,860,652	\$27,046,287	97.08%	-29.44%
2001	\$29,488,980	\$21,713,943	73.63%	\$26,192,638	\$11,030,728	42.11%	27.93%
2002	\$35,682,058	\$20,943,863	58.70%	\$34,189,872	\$42,671,435	124.81%	21.00%
2003	\$38,730,395	\$14,874,486	38.41%	\$36,434,473	\$6,961,457	19.11%	8.54%
2004	\$36,534,614	\$22,959,021	62.84%	\$39,051,612	\$10,878,995	27.86%	-5.67%
2005	\$38,950,690	\$13,143,101	33.74%	\$38,096,504	\$10,055,891	26.40%	6.61%

## INLAND MARINE (Including Auto Cargo)

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$124,420,552	\$64,240,732	51.63%	\$122,545,782	\$57,477,216	46.90%	4.54%
1997	\$127,794,159	\$59,428,784	46.50%	\$127,735,846	\$73,985,168	57.92%	2.71%
1998	\$129,404,876	\$71,167,488	55.00%	\$129,858,560	\$81,147,238	62.49%	1.26%
1999	\$148,917,484	\$105,945,056	71.14%	\$132,937,634	\$99,785,009	75.06%	15.08%
2000	\$141,526,491	\$73,335,863	51.82%	\$142,015,672	\$78,325,790	55.15%	-4.96%
2001	\$136,243,514	\$67,744,367	49.72%	\$130,635,934	\$61,731,657	47.25%	-3.73%
2002	\$179,895,286	\$65,809,176	36.58%	\$168,325,651	\$68,367,232	40.62%	32.04%
2003	\$182,338,531	\$71,297,214	39.10%	\$187,165,278	\$69,123,743	36.93%	1.36%
2004	\$187,073,322	\$81,270,526	43.44%	\$187,813,880	\$85,100,266	45.31%	2.60%
2005	\$201,917,577	\$75,938,842	37.61%	\$199,964,322	\$90,734,243	45.38%	7.93%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1996 - 2005

## FINANCIAL GUARANTY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$12,186,020	\$4,397,841	36.09%	\$10,422,992	\$2,151,949	20.65%	84.76%
1997	\$8,025,901	\$846,511	10.55%	\$7,111,917	\$998,093	14.03%	-34.14%
1998	\$10,348,752	-\$8,402,594	-81.19%	\$9,326,577	\$1,158,513	12.42%	28.94%
1999	\$17,912,587	-\$379,872	-2.12%	\$8,690,792	\$794,689	9.14%	73.09%
2000	\$12,330,432	-\$548,380	-4.45%	\$12,399,660	-\$1,916,211	-15.45%	-31.16%
2001	\$39,225,536	\$88,016	0.22%	\$8,270,547	\$80,372	0.97%	218.12%
2002	\$19,480,703	-\$609,175	-3.13%	\$10,386,087	-\$615,534	-5.93%	-50.34%
2003	\$20,567,967	-\$383,003	-1.86%	\$16,091,182	-\$384,179	-2.39%	5.58%
2004	\$32,211,629	\$5,465	0.02%	\$12,473,424	-\$3,056	-0.02%	56.61%
2005	\$39,946,644	-\$316,788	-0.79%	\$17,540,511	-\$372,390	-2.12%	24.01%

## MEDICAL MALPRACTICE - PHYSICIANS & SURGEONS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$77,903,125	\$60,925,814	78.21%	\$83,119,750	\$94,193,143	113.32%	-7.07%
1997	\$62,780,784	\$44,893,158	71.51%	\$63,904,882	\$39,240,977	61.41%	-19.41%
1998	\$55,760,257	\$50,609,999	90.76%	\$57,215,107	\$45,501,593	79.53%	-11.18%
1999	\$64,853,222	\$43,998,372	67.84%	\$63,998,070	\$40,408,719	63.14%	16.31%
2000	\$61,518,461	\$46,389,410	75.41%	\$62,776,133	\$60,727,760	96.74%	-5.14%
2001	\$77,092,452	\$53,869,948	69.88%	\$67,579,007	\$41,141,286	60.88%	25.32%
2002	\$114,887,033	\$79,431,185	69.14%	\$104,672,745	\$122,930,348	117.44%	49.03%
2003	\$136,418,623	\$52,870,665	38.76%	\$121,324,955	\$109,538,169	90.28%	18.74%
2004	\$142,627,100	\$81,076,868	56.85%	\$142,262,082	\$91,237,441	64.13%	4.55%
2005	\$133,799,432	\$49,802,894	37.22%	\$134,869,365	\$77,185,727	57.23%	-6.19%

## MEDICAL MALPRACTICE - DENTISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$3,691,741	\$961,741	26.05%	\$3,623,282	\$1,182,304	32.63%	-3.58%
1997	\$3,620,053	\$1,506,555	41.62%	\$3,729,611	\$1,683,415	45.14%	-1.94%
1998	\$3,387,756	\$1,454,934	42.95%	\$3,310,636	\$567,272	17.13%	-6.42%
1999	\$2,920,816	\$683,189	23.39%	\$3,164,122	-\$638,500	-20.18%	-13.78%
2000	\$3,232,321	\$696,834	21.56%	\$2,724,126	\$313,442	11.51%	10.66%
2001	\$3,686,464	\$302,962	8.22%	\$3,308,117	\$1,150,895	34.79%	14.05%
2002	\$4,458,209	\$2,443,938	54.82%	\$4,336,659	\$3,014,033	69.50%	20.93%
2003	\$6,830,040	\$1,457,855	21.34%	\$6,462,928	-\$630,815	-9.76%	53.20%
2004	\$4,439,569	\$347,940	7.84%	\$4,635,168	-\$1,642,942	-35.45%	-35.00%
2005	\$4,870,943	\$809,022	16.61%	\$4,801,966	\$1,195,919	24.90%	9.72%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1996 - 2005

## MEDICAL MALPRACTICE - NURSES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$1,330,065	\$239,635	18.02%	\$1,350,429	-\$1,249,275	-92.51%	151.64%
1997	\$1,430,588	\$29,794	2.08%	\$1,073,768	-\$580,638	-54.07%	7.56%
1998	\$518,436	\$15,750	3.04%	\$685,261	\$145,484	21.23%	-63.76%
1999	\$701,196	\$277,500	39.58%	\$795,615	\$275,506	34.63%	35.25%
2000	\$492,661	\$999	0.20%	\$419,531	\$933,815	222.59%	-29.74%
2001	\$541,382	\$795,000	146.85%	\$515,088	\$159,655	31.00%	9.89%
2002	\$520,559	\$1,250	0.24%	\$644,834	-\$475,689	-73.77%	-3.85%
2003	\$535,407	\$0	0.00%	\$519,272	\$57,165	11.01%	2.85%
2004	\$581,243	\$345,000	59.36%	\$585,759	\$490,327	83.71%	8.56%
2005	\$413,075	\$0	0.00%	\$432,944	-\$8,469	-1.96%	-28.93%

## MEDICAL MALPRACTICE - HOSPITALS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$17,267,056	\$9,077,866	52.57%	\$18,681,963	\$17,092,106	91.49%	-0.73%
1997	\$15,248,580	\$3,143,280	20.61%	\$13,199,320	\$1,974,721	14.96%	-11.69%
1998	\$12,555,794	\$8,428,222	67.13%	\$14,604,144	\$2,875,637	19.69%	-17.66%
1999	\$16,948,592	\$12,870,063	75.94%	\$17,606,187	\$12,774,561	72.56%	34.99%
2000	\$29,795,347	\$12,437,665	41.74%	\$28,200,480	\$2,462,571	8.73%	75.80%
2001	\$17,016,926	\$12,078,108	70.98%	\$16,318,434	\$26,157,360	160.29%	-42.89%
2002	\$34,124,626	\$19,174,786	56.19%	\$29,340,028	\$27,119,153	92.43%	100.53%
2003	\$31,902,636	\$19,299,000	60.49%	\$27,781,676	\$24,359,179	87.68%	-6.51%
2004	\$47,899,466	\$20,485,670	42.77%	\$44,450,629	\$17,843,473	40.14%	50.14%
2005	\$42,269,475	\$8,873,832	20.99%	\$42,048,640	\$12,887,534	30.65%	-11.75%

## MEDICAL MALPRACTICE MANAGED CARE ORGANIZATIONS - ERRORS & OMISSIONS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000	\$379,567	\$110,771	\$0	\$367,694	\$645,923	175.67%	N/A
2001	\$37,523	\$0	\$0	\$42,641	\$7,390	17.33%	-90.11%
2002	\$0	\$273,600		\$17,419	\$286,480	1644.64%	-100.00%
2003	\$0	\$0		\$0	-\$5,936	N/A	N/A
2004	\$67,745	\$0	\$0	\$26,892	\$0	0.00%	N/A
2005	\$106,000	\$0	\$0	\$91,525	\$5,000	5.46%	56.47%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1996 - 2005

## MEDICAL MALPRACTICE - OTHER

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$17,903,617	\$5,708,724	31.89%	\$16,626,507	\$6,390,272	38.43%	41.90%
1997	\$18,770,001	\$5,714,900	30.45%	\$20,016,056	\$11,955,336	59.73%	4.84%
1998	\$9,437,033	\$10,145,048	107.50%	\$12,744,574	-\$904,059	-7.09%	-49.72%
1999	\$9,485,104	\$6,145,886	64.80%	\$8,112,075	\$15,532,787	191.48%	0.51%
2000	-\$2,579,655	\$4,186,591	-162.29%	-\$2,518,616	-\$26,828	1.07%	-127.20%
2001	\$10,706,674	\$9,684,802	90.46%	\$9,264,303	\$10,410,483	112.37%	-515.04%
2002	\$17,925,911	\$7,344,771	40.97%	\$17,094,679	\$15,054,044	88.06%	67.43%
2003	\$10,792,663	\$10,122,365	93.79%	\$13,881,532	\$30,991,680	223.26%	-39.79%
2004	\$9,966,006	\$7,882,678	79.10%	\$10,972,529	-\$7,029,405	-64.06%	-7.66%
2005	\$8,573,953	\$18,094,146	211.04%	\$10,137,891	-\$2,708,356	-26.72%	-13.97%

## TOTAL MEDICAL MALPRACTICE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$118,095,604	\$76,913,780	65.13%	\$123,401,931	\$117,608,550	95.31%	-0.08%
1997	\$101,850,006	\$55,287,687	54.28%	\$101,923,637	\$54,273,811	53.25%	-13.76%
1998	\$81,659,276	\$70,653,953	86.52%	\$88,559,722	\$48,185,927	54.41%	-19.82%
1999	\$94,908,930	\$63,975,010	67.41%	\$93,676,069	\$68,353,073	72.97%	16.23%
2000	\$92,838,702	\$63,822,270	68.75%	\$91,969,348	\$65,056,683	70.74%	-2.18%
2001	\$109,081,421	\$76,730,820	70.34%	\$97,027,590	\$79,027,069	81.45%	17.50%
2002	\$171,916,338	\$108,669,530	63.21%	\$156,106,364	\$167,928,369	107.57%	57.60%
2003	\$186,479,369	\$83,749,885	44.91%	\$169,970,363	\$164,309,442	96.67%	8.47%
2004	\$205,581,129	\$110,138,156	53.57%	\$202,933,059	\$100,898,894	49.72%	10.24%
2005	\$190,032,878	\$77,579,894	40.82%	\$192,382,331	\$88,557,355	46.03%	-7.56%

## EARTHQUAKE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$35,275,651	\$73,294	0.21%	\$35,032,324	-\$81,711	-0.23%	7.65%
1997	\$35,612,411	\$29,481	0.08%	\$34,960,148	\$500,389	1.43%	0.95%
1998	\$37,479,186	\$14,355	0.04%	\$36,472,173	\$301,056	0.83%	5.24%
1999	\$46,208,856	\$696,685	1.51%	\$44,905,625	-\$58,007	-0.13%	23.29%
2000	\$45,492,094	\$13,005	0.03%	\$44,748,028	\$208,496	0.47%	-1.55%
2001	\$47,756,919	\$15,171	0.03%	\$47,273,158	\$23,085	0.05%	4.98%
2002	\$53,581,635	\$9,609	0.02%	\$50,831,358	\$198,969	0.39%	12.20%
2003	\$63,858,848	\$36,237	0.06%	\$58,427,399	\$361,209	0.62%	19.18%
2004	\$71,142,042	\$2,034	0.00%	\$68,942,586	\$663,937	0.96%	11.41%
2005	\$72,917,424	\$251,686	0.35%	\$71,294,758	-\$954,977	-1.34%	2.50%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1996 - 2005

## ALL ACCIDENT & HEALTH

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$208,720,019	\$113,736,003	54.49%	\$206,619,580	\$105,330,101	50.98%	3.57%
1997	\$217,099,273	\$108,028,455	49.76%	\$215,572,690	\$111,415,183	51.68%	4.01%
1998	\$220,690,440	\$113,148,584	51.27%	\$214,992,406	\$105,689,365	49.16%	1.65%
1999	\$278,633,479	\$127,148,348	45.63%	\$274,273,415	\$140,071,819	51.07%	26.26%
2000	\$336,055,351	\$147,908,198	44.01%	\$330,643,956	\$167,587,436	50.69%	20.61%
2001	\$393,477,893	\$191,323,348	48.62%	\$387,582,931	\$199,867,877	51.57%	17.09%
2002	\$342,995,055	\$175,435,656	51.15%	\$329,622,631	\$177,326,811	53.80%	-12.83%
2003	\$323,585,037	\$137,720,417	42.56%	\$313,245,587	\$143,358,880	45.77%	-5.66%
2004	\$440,524,854	\$137,058,107	31.11%	\$427,265,208	\$242,758,012	56.82%	36.14%
2005	\$300,568,396	\$158,526,941	52.74%	\$294,907,149	\$285,799,720	96.91%	-31.77%

## DIRECT WORKERS COMPENSATION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$581,294,959	\$343,059,100	59.02%	\$588,681,863	\$269,469,186	45.78%	-2.56%
1997	\$547,315,105	\$328,125,574	59.95%	\$537,104,360	\$314,948,617	58.64%	-5.85%
1998	\$554,997,730	\$368,081,625	66.32%	\$569,506,734	\$334,396,349	58.72%	1.40%
1999	\$558,918,341	\$366,482,764	65.57%	\$548,048,410	\$387,577,329	70.72%	0.71%
2000	\$613,705,746	\$427,500,616	69.66%	\$581,917,625	\$491,690,747	84.49%	9.80%
2001	\$692,772,404	\$446,020,714	64.38%	\$639,587,072	\$495,073,762	77.41%	12.88%
2002	\$812,939,830	\$442,071,631	54.38%	\$781,621,057	\$551,143,597	70.51%	17.35%
2003	\$903,170,880	\$453,558,549	50.22%	\$859,891,451	\$587,932,686	68.37%	11.10%
2004	\$963,548,981	\$478,733,108	49.68%	\$951,290,491	\$593,495,368	62.39%	6.69%
2005	\$1,008,002,549	\$461,730,864	45.81%	\$968,998,320	\$594,472,086	61.35%	4.61%

## OTHER LIABILITY - BODILY INJURY & PROPERTY DAMAGE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$345,092,250	\$142,963,321	41.43%	\$353,318,664	\$158,692,845	44.91%	13.72%
1997	\$275,334,252	\$151,564,508	55.05%	\$294,668,463	\$148,646,358	50.45%	-20.21%
1998	\$268,557,197	\$157,113,488	58.50%	\$237,221,212	\$214,812,374	90.55%	-2.46%
1999	\$313,534,451	\$184,569,615	58.87%	\$323,619,328	\$206,394,248	63.78%	16.75%
2000	\$320,750,663	\$208,370,573	64.96%	\$294,336,758	\$235,093,535	79.87%	2.30%
2001	\$327,449,582	\$173,674,398	53.04%	\$293,152,900	\$125,831,601	42.92%	2.09%
2002	\$470,213,482	\$192,337,111	40.90%	\$408,581,517	\$273,087,274	66.84%	43.60%
2003	\$553,139,194	\$187,094,404	33.82%	\$536,242,304	\$344,005,398	64.15%	17.64%
2004	\$409,263,293	\$227,717,624	55.64%	\$444,911,829	\$368,806,231	82.89%	-26.01%
2005	\$566,195,648	\$334,649,810	59.10%	\$601,097,580	\$379,319,607	63.10%	38.35%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1996 - 2005

### OTHER LIABILITY - WARRANTY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$23,266,833	\$15,106,462	64.93%	\$17,310,221	\$16,048,990	92.71%	33.85%
1997	\$30,535,031	\$21,347,032	69.91%	\$21,199,338	\$16,432,665	77.51%	31.24%
1998	\$40,095,477	\$28,816,079	71.87%	\$18,191,979	\$27,480,793	151.06%	31.31%
1999	\$34,049,672	\$21,654,951	63.60%	\$48,721,985	\$18,278,070	37.52%	-15.08%
2000	\$38,028,257	\$21,262,702	55.91%	\$25,972,899	\$21,887,063	84.27%	11.68%
2001	\$34,423,588	\$33,935,317	98.58%	\$35,813,429	\$36,997,513	103.31%	-9.48%
2002	\$25,494,405	\$29,052,221	113.96%	\$26,260,804	\$28,724,806	109.38%	-25.94%
2003	\$40,046,621	\$40,433,666	100.97%	\$36,789,280	\$42,982,252	116.83%	57.08%
2004	\$30,767,698	\$36,307,186	118.00%	\$29,905,408	\$38,334,689	128.19%	-23.17%
2005	\$30,702,629	\$33,262,804	108.34%	\$35,300,435	\$29,711,045	84.17%	-0.21%

### EXCESS WORKERS COMPENSATION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$13,273,393	\$3,655,240	27.54%	\$14,108,085	\$15,300,624	108.45%	-21.46%
1997	\$10,786,003	\$4,962,141	46.01%	\$11,256,455	\$5,215,016	46.33%	-18.74%
1998	\$10,794,541	\$4,118,686	38.16%	\$11,442,224	\$10,227,400	89.38%	0.08%
1999	\$10,420,742	\$1,902,119	18.25%	\$10,443,249	\$443,573	4.25%	-3.46%
2000	\$8,558,587	\$3,421,929	39.98%	\$8,584,576	-\$13,655,885	-159.07%	-17.87%
2001	\$11,104,649	\$2,328,688	20.97%	\$8,614,414	\$8,156,361	94.68%	29.75%
2002	\$13,379,697	\$4,077,498	30.48%	\$14,284,699	-\$6,444,068	-45.11%	20.49%
2003	\$26,295,822	\$4,263,816	16.21%	\$22,782,468	\$5,242,606	23.01%	96.54%
2004	\$23,564,531	\$7,341,650	31.16%	\$23,070,006	\$2,614,302	11.33%	-10.39%
2005	\$22,036,800	\$7,242,904	32.87%	\$23,215,246	\$10,626,397	45.77%	-6.48%

### PRODUCTS LIABILITY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$32,513,980	\$43,095,907	132.55%	\$31,955,164	\$53,475,153	167.34%	-21.41%
1997	\$32,348,903	-\$3,050,949	-9.43%	\$30,896,987	-\$24,680,574	-79.88%	-0.51%
1998	\$27,606,516	\$13,709,229	49.66%	\$30,804,249	\$25,869,126	83.98%	-14.66%
1999	\$27,559,264	\$17,954,147	65.15%	\$24,285,371	\$8,201,226	33.77%	-0.17%
2000	\$28,874,322	\$23,927,719	82.87%	\$28,271,157	\$23,316,430	82.47%	4.77%
2001	\$31,306,007	\$25,734,786	82.20%	\$28,710,311	\$45,651,277	159.01%	8.42%
2002	\$36,491,980	\$41,383,083	113.40%	\$35,577,671	\$90,106,274	253.27%	16.57%
2003	\$42,611,734	\$40,107,443	94.12%	\$41,040,430	\$50,268,252	122.48%	16.77%
2004	\$48,418,835	\$38,723,657	79.98%	\$47,202,540	\$43,669,821	92.52%	13.63%
2005	\$45,726,733	\$23,392,912	51.16%	\$48,846,364	\$4,974,372	10.18%	-5.56%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1996 - 2005

## PRIVATE PASSENGER AUTO LIABILITY - BODILY INJURY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$637,230,625	\$331,619,138	52.04%	\$626,560,188	\$328,926,939	52.50%	5.00%
1997	\$620,940,210	\$319,247,114	51.41%	\$622,594,555	\$312,385,604	50.17%	-2.56%
1998	\$646,861,728	\$348,644,258	53.90%	\$641,930,149	\$336,138,060	52.36%	4.17%
1999	\$633,874,722	\$345,722,635	54.54%	\$628,682,407	\$366,746,670	58.34%	-2.01%
2000	\$623,565,090	\$365,644,038	58.64%	\$626,953,600	\$378,369,614	60.35%	-1.63%
2001	\$641,412,208	\$369,630,252	57.63%	\$641,462,099	\$405,980,622	63.29%	2.86%
2002	\$677,369,950	\$373,637,845	55.16%	\$669,920,852	\$393,905,842	58.80%	5.61%
2003	\$690,293,517	\$386,484,308	55.99%	\$681,854,756	\$412,602,808	60.51%	1.91%
2004	\$700,801,940	\$408,256,743	58.26%	\$700,339,537	\$436,363,936	62.31%	1.52%
2005	\$719,748,706	\$438,738,616	60.96%	\$719,174,030	\$475,112,521	66.06%	2.70%

## PRIVATE PASSENGER AUTO LIABILITY - PROPERTY DAMAGE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$338,145,662	\$267,095,778	78.99%	\$329,442,117	\$272,159,321	82.61%	6.07%
1997	\$369,125,445	\$285,277,277	77.28%	\$360,477,097	\$284,835,012	79.02%	9.16%
1998	\$396,850,898	\$306,837,312	77.32%	\$389,377,186	\$310,611,571	79.77%	7.51%
1999	\$401,764,230	\$331,948,988	82.62%	\$393,888,660	\$331,926,099	84.27%	1.24%
2000	\$409,501,544	\$338,975,612	82.78%	\$406,752,043	\$349,636,212	85.96%	1.93%
2001	\$438,818,978	\$359,254,775	81.87%	\$435,702,792	\$363,422,021	83.41%	7.16%
2002	\$507,741,126	\$371,358,545	73.14%	\$484,361,369	\$371,471,878	76.69%	15.71%
2003	\$574,312,577	\$371,718,988	64.72%	\$564,962,318	\$376,069,587	66.57%	13.11%
2004	\$591,742,243	\$366,797,232	61.99%	\$586,980,073	\$371,881,808	63.36%	3.03%
2005	\$571,950,381	\$365,913,330	63.98%	\$573,165,668	\$365,566,650	63.78%	-3.34%

## PRIVATE PASSENGER AUTO - MEDICAL PAYMENTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$85,456,389	\$57,102,051	66.82%	\$85,492,307	\$57,359,675	67.09%	-2.27%
1997	\$81,778,686	\$55,246,855	67.56%	\$82,204,934	\$59,001,422	71.77%	-4.30%
1998	\$80,365,544	\$51,009,158	63.47%	\$80,441,038	\$30,661,218	38.12%	-1.73%
1999	\$76,164,635	\$52,647,024	69.12%	\$76,222,080	\$49,228,140	64.59%	-5.23%
2000	\$73,531,229	\$56,429,206	76.74%	\$74,181,934	\$78,022,733	105.18%	-3.46%
2001	\$79,070,478	\$59,476,661	75.22%	\$78,375,934	\$60,103,167	76.69%	7.53%
2002	\$91,459,309	\$62,981,548	68.86%	\$87,805,235	\$66,851,821	76.14%	15.67%
2003	\$99,521,347	\$63,513,219	63.82%	\$97,706,064	\$59,211,502	60.60%	8.81%
2004	\$100,319,759	\$63,654,390	63.45%	\$100,748,913	\$64,668,029	64.19%	0.80%
2005	\$99,033,236	\$61,234,899	61.83%	\$98,995,200	\$57,751,777	58.34%	-1.28%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1996 - 2005

## PRIVATE PASSENGER AUTO - UNINSURED MOTORISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$109,789,410	\$55,602,774	50.64%	\$108,431,167	\$50,061,585	46.17%	-0.33%
1997	\$110,947,447	\$55,634,165	50.14%	\$110,087,910	\$59,555,794	54.10%	1.05%
1998	\$102,332,820	\$51,635,159	50.46%	\$100,928,645	\$47,397,525	46.96%	-7.76%
1999	\$98,401,171	\$49,757,593	50.57%	\$98,096,785	\$52,269,422	53.28%	-3.84%
2000	\$95,175,027	\$47,269,403	49.67%	\$95,770,797	\$48,793,029	50.95%	-3.28%
2001	\$89,141,470	\$44,839,378	50.30%	\$90,260,478	\$44,138,809	48.90%	-6.34%
2002	\$87,674,170	\$47,448,104	54.12%	\$87,363,958	\$45,474,243	52.05%	-1.65%
2003	\$92,607,368	\$44,913,964	48.50%	\$90,790,873	\$53,422,258	58.84%	5.63%
2004	\$92,384,978	\$52,820,842	57.17%	\$94,194,036	\$53,774,503	57.09%	-0.24%
2005	\$91,622,974	\$47,367,334	51.70%	\$91,750,496	\$40,344,400	43.97%	-0.82%

## PRIVATE PASSENGER AUTO - UNDERINSURED MOTORISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$9,457,603	\$5,176,395	54.73%	\$9,010,805	\$7,977,103	88.53%	12.66%
1997	\$11,112,067	\$6,659,187	59.93%	\$10,780,685	\$2,968,099	27.53%	17.49%
1998	\$26,241,599	\$14,683,676	55.96%	\$25,831,580	\$30,380,951	117.61%	136.15%
1999	\$28,804,169	\$18,264,277	63.41%	\$28,778,445	\$21,213,961	73.71%	9.77%
2000	\$28,245,682	\$16,531,400	58.53%	\$28,070,928	\$3,850,480	13.72%	-1.94%
2001	\$33,256,191	\$23,151,479	69.62%	\$32,889,249	\$21,989,457	66.86%	17.74%
2002	\$37,068,173	\$20,013,040	53.99%	\$35,794,475	\$28,298,147	79.06%	11.46%
2003	\$40,201,927	\$24,634,949	61.28%	\$39,181,366	\$36,451,009	93.03%	8.45%
2004	\$40,279,510	\$29,807,295	74.00%	\$39,454,412	\$32,366,352	82.03%	0.19%
2005	\$45,065,083	\$28,229,009	62.64%	\$43,954,509	\$32,867,920	74.78%	11.88%

## PRIVATE PASSENGER AUTO - ACCIDENTAL DEATH & DISABILITY/DISMEMBERMENT

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$1,846,521	\$927,461	50.23%	\$1,707,454	\$815,416	47.76%	0.82%
1997	\$2,265,156	\$1,030,033	45.47%	\$2,262,881	\$1,223,357	54.06%	22.67%
1998	\$2,246,438	\$867,524	38.62%	\$2,252,082	\$824,249	36.60%	-0.83%
1999	\$2,521,509	\$706,285	28.01%	\$2,336,283	\$623,230	26.68%	12.24%
2000	\$2,818,078	\$902,107	32.01%	\$2,827,011	\$933,714	33.03%	11.76%
2001	\$2,348,829	\$950,061	40.45%	\$2,305,661	\$952,532	41.31%	-16.65%
2002	\$2,628,970	\$869,788	33.08%	\$2,606,889	\$862,385	33.08%	11.93%
2003	\$2,669,775	\$1,054,007	39.48%	\$2,648,436	\$991,136	37.42%	1.55%
2004	\$2,758,288	\$831,936	30.16%	\$2,739,235	\$733,861	26.79%	3.32%
2005	\$2,898,397	\$782,292	26.99%	\$2,857,790	\$609,448	21.33%	5.08%



# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1996 - 2005

## COMMERCIAL AUTO LIABILITY - BODILY INJURY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$174,244,567	\$84,545,606	48.52%	\$172,874,372	\$94,822,696	54.85%	7.71%
1997	\$171,984,546	\$104,442,360	60.73%	\$168,621,987	\$119,272,661	70.73%	-1.30%
1998	\$160,900,817	\$114,390,916	71.09%	\$162,680,101	\$148,475,948	91.27%	-6.44%
1999	\$171,223,989	\$137,946,427	80.56%	\$173,894,056	\$126,443,689	72.71%	6.42%
2000	\$182,720,638	\$132,016,621	72.25%	\$178,571,521	\$146,759,872	82.19%	6.71%
2001	\$201,535,699	\$127,619,526	63.32%	\$192,610,379	\$140,587,106	72.99%	10.30%
2002	\$243,246,527	\$138,938,134	57.12%	\$221,630,750	\$191,066,809	86.21%	20.70%
2003	\$249,443,701	\$153,259,759	61.44%	\$242,948,043	\$190,400,064	78.37%	2.55%
2004	\$266,104,571	\$167,500,159	62.95%	\$257,394,838	\$156,039,811	60.62%	6.68%
2005	\$268,161,058	\$147,975,880	55.18%	\$271,980,407	\$159,836,768	58.77%	0.77%

## COMMERCIAL AUTO LIABILITY - PROPERTY DAMAGE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$48,846,107	\$47,058,485	96.34%	\$48,376,655	\$48,327,302	99.90%	-11.17%
1997	\$55,837,693	\$49,615,519	88.86%	\$54,135,517	\$53,794,757	99.37%	14.31%
1998	\$66,147,154	\$50,698,461	76.64%	\$67,272,299	\$52,642,792	78.25%	18.46%
1999	\$55,157,776	\$53,082,218	96.24%	\$54,934,266	\$47,592,776	86.64%	-16.61%
2000	\$70,556,568	\$53,660,974	76.05%	\$67,819,849	\$55,232,918	81.44%	27.92%
2001	\$82,992,112	\$46,399,238	55.91%	\$75,857,460	\$53,711,196	70.81%	17.62%
2002	\$84,139,767	\$45,408,262	53.97%	\$82,573,429	\$50,453,557	61.10%	1.38%
2003	\$92,324,565	\$43,901,369	47.55%	\$89,158,290	\$42,341,715	47.49%	9.73%
2004	\$90,257,005	\$42,132,717	46.68%	\$91,663,772	\$46,623,735	50.86%	-2.24%
2005	\$82,321,432	\$39,335,646	47.78%	\$79,876,541	\$42,737,585	53.50%	-8.79%

## COMMERCIAL AUTO - MEDICAL PAYMENTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$4,755,698	\$1,189,247	25.01%	\$4,758,818	\$2,222,266	46.70%	4.50%
1997	\$5,065,938	\$1,432,951	28.29%	\$4,742,270	\$1,424,447	30.04%	6.52%
1998	\$5,174,958	\$1,136,802	21.97%	\$5,071,428	\$2,069,273	40.80%	2.15%
1999	\$5,150,723	\$1,255,595	24.38%	\$4,984,423	\$900,293	18.06%	-0.47%
2000	\$5,452,319	\$1,711,001	31.38%	\$5,319,882	\$1,686,721	31.71%	5.86%
2001	\$11,531,399	\$1,547,977	13.42%	\$9,008,916	\$1,985,357	22.04%	111.50%
2002	\$6,935,551	\$1,398,901	20.17%	\$8,773,033	\$946,477	10.79%	-39.86%
2003	\$7,494,910	\$1,643,260	21.93%	\$7,185,991	\$1,766,264	24.58%	8.07%
2004	\$7,769,372	\$4,641,831	59.75%	\$7,592,187	\$2,048,509	26.98%	3.66%
2005	\$61,808,059	\$11,841,379	19.16%	\$61,009,066	\$15,054,425	24.68%	695.53%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1996 - 2005

## COMMERCIAL AUTO - UNINSURED MOTORISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$8,744,653	\$3,141,410	35.92%	\$8,618,894	\$4,767,039	55.31%	6.94%
1997	\$8,893,004	\$3,594,451	40.42%	\$8,650,736	\$6,923,215	80.03%	1.70%
1998	\$11,887,987	\$12,840,382	108.01%	\$11,478,705	\$11,223,304	97.78%	33.68%
1999	\$12,583,698	\$5,168,322	41.07%	\$11,707,326	\$3,637,169	31.07%	5.85%
2000	\$15,270,078	\$8,594,383	56.28%	\$13,888,371	\$14,283,705	102.85%	21.35%
2001	\$27,286,933	\$10,902,707	39.96%	\$26,496,932	\$15,098,737	56.98%	78.70%
2002	\$16,017,473	\$7,714,719	48.16%	\$16,397,727	\$8,626,258	52.61%	-41.30%
2003	\$17,959,726	\$6,302,966	35.10%	\$18,218,323	\$11,344,777	62.27%	12.13%
2004	\$17,185,381	\$7,666,069	44.61%	\$17,045,912	\$5,465,527	32.06%	-4.31%
2005	\$17,687,763	\$10,537,218	59.57%	\$17,302,729	\$10,671,396	61.67%	2.92%

## PRIVATE PASSENGER AUTO - COMPREHENSIVE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$304,873,809	\$190,734,075	62.56%	\$300,345,936	\$193,765,391	64.51%	4.76%
1997	\$323,189,240	\$174,180,179	53.89%	\$293,770,514	\$174,096,636	59.26%	6.01%
1998	\$342,398,577	\$212,672,107	62.11%	\$335,549,588	\$215,183,553	64.13%	5.94%
1999	\$357,919,833	\$237,584,072	66.38%	\$353,138,409	\$239,784,932	67.90%	4.53%
2000	\$364,645,586	\$207,401,164	56.88%	\$362,479,868	\$212,909,222	58.74%	1.88%
2001	\$389,581,471	\$515,333,582	132.28%	\$384,414,330	\$516,446,685	134.35%	6.84%
2002	\$418,524,602	\$240,420,486	57.44%	\$410,002,827	\$239,231,356	58.35%	7.43%
2003	\$449,295,894	\$320,742,757	71.39%	\$443,554,384	\$318,901,628	71.90%	7.35%
2004	\$459,520,370	\$324,057,579	70.52%	\$458,810,495	\$320,620,799	69.88%	2.28%
2005	\$457,656,918	\$204,530,039	44.69%	\$460,997,016	\$202,705,789	43.97%	-0.41%

## PRIVATE PASSENGER AUTO - COLLISION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$515,156,833	\$355,450,609	69.00%	\$497,484,409	\$358,724,186	72.11%	11.77%
1997	\$567,666,484	\$378,633,902	66.70%	\$576,673,957	\$381,514,405	66.16%	10.19%
1998	\$608,489,399	\$368,631,453	60.58%	\$591,786,562	\$370,758,205	62.65%	7.19%
1999	\$659,157,259	\$409,537,080	62.13%	\$643,519,443	\$399,431,024	62.07%	8.33%
2000	\$680,511,713	\$437,468,761	64.29%	\$673,852,841	\$447,521,657	66.41%	3.24%
2001	\$739,147,615	\$480,638,513	65.03%	\$728,930,013	\$483,443,316	66.32%	8.62%
2002	\$782,499,050	\$474,880,795	60.69%	\$774,073,704	\$476,914,243	61.61%	5.87%
2003	\$812,910,433	\$467,697,858	57.53%	\$803,532,054	\$464,446,320	57.80%	3.89%
2004	\$820,637,371	\$451,512,091	55.02%	\$824,990,169	\$448,885,997	54.41%	0.95%
2005	\$785,477,015	\$450,298,920	57.33%	\$793,406,772	\$448,529,725	56.53%	-4.28%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1996 - 2005

## COMMERCIAL AUTO - COMPREHENSIVE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$44,393,940	\$24,707,805	55.66%	\$44,342,721	\$20,519,742	46.28%	-8.79%
1997	\$46,697,007	\$24,230,095	51.89%	\$47,739,083	\$24,811,825	51.97%	5.19%
1998	\$45,082,257	\$29,762,952	66.02%	\$44,157,562	\$29,742,322	67.35%	-3.46%
1999	\$50,910,133	\$29,014,889	56.99%	\$49,128,126	\$31,013,616	63.13%	12.93%
2000	\$49,974,077	\$28,598,278	57.23%	\$48,409,225	\$29,317,786	60.56%	-1.84%
2001	\$60,069,425	\$60,624,955	100.92%	\$56,196,985	\$60,853,849	108.29%	20.20%
2002	\$59,195,204	\$23,883,950	40.35%	\$57,778,388	\$25,319,207	43.82%	-1.46%
2003	\$58,013,348	\$33,980,947	58.57%	\$57,788,854	\$32,861,398	56.86%	-2.00%
2004	\$61,203,306	\$32,970,544	53.87%	\$60,296,445	\$31,213,703	51.77%	5.50%
2005	\$63,177,401	\$24,175,823	38.27%	\$64,005,865	\$25,747,008	40.23%	3.23%

## COMMERCIAL AUTO - COLLISION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$67,734,881	\$47,315,361	69.85%	\$67,428,116	\$47,271,877	70.11%	7.22%
1997	\$67,132,421	\$54,739,166	81.54%	\$66,626,226	\$55,342,006	83.06%	-0.89%
1998	\$65,222,737	\$49,906,582	76.52%	\$66,263,740	\$49,202,803	74.25%	-2.84%
1999	\$71,556,751	\$54,438,098	76.08%	\$70,463,221	\$55,153,617	78.27%	9.71%
2000	\$78,903,780	\$54,827,878	69.49%	\$78,036,336	\$55,171,473	70.70%	10.27%
2001	\$89,023,604	\$59,840,556	67.22%	\$83,770,150	\$58,876,439	70.28%	12.83%
2002	\$100,617,350	\$49,031,878	48.73%	\$94,879,197	\$55,532,374	58.53%	13.02%
2003	\$99,999,479	\$48,855,092	48.86%	\$100,773,243	\$44,874,488	44.53%	-0.61%
2004	\$102,908,301	\$46,435,406	45.12%	\$100,472,114	\$45,818,749	45.60%	2.91%
2005	\$94,966,273	\$47,545,217	50.07%	\$95,533,021	\$48,272,677	50.53%	-7.72%

## TOTAL PRIVATE PASSENGER AUTO

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$2,001,956,852	\$1,263,708,281	63.12%	\$1,958,474,383	\$1,269,789,616	64.84%	6.18%
1997	\$2,087,024,735	\$1,275,908,712	61.14%	\$2,058,852,533	\$1,275,580,329	61.96%	4.25%
1998	\$2,205,787,003	\$1,354,980,647	61.43%	\$2,168,096,830	\$1,341,955,332	61.90%	5.69%
1999	\$2,258,607,528	\$1,446,167,954	64.03%	\$2,224,662,512	\$1,461,223,478	65.68%	2.39%
2000	\$2,277,993,949	\$1,470,621,691	64.56%	\$2,270,889,022	\$1,520,036,661	66.94%	0.86%
2001	\$2,412,777,240	\$1,853,274,701	76.81%	\$2,394,340,556	\$1,896,476,609	79.21%	5.92%
2002	\$2,604,965,350	\$1,591,610,151	61.10%	\$2,551,929,309	\$1,623,009,915	63.60%	7.97%
2003	\$2,761,812,838	\$1,680,760,050	60.86%	\$2,724,230,251	\$1,722,096,248	63.21%	6.02%
2004	\$2,808,444,459	\$1,697,738,108	60.45%	\$2,808,256,870	\$1,729,295,285	61.58%	1.69%
2005	\$2,773,452,710	\$1,597,094,439	57.59%	\$2,784,301,481	\$1,623,488,230	58.31%	-1.25%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1996 - 2005

## TOTAL COMMERCIAL AUTO

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$348,719,846	\$207,957,914	59.63%	\$346,399,576	\$217,930,922	62.91%	2.16%
1997	\$355,610,609	\$238,054,542	66.94%	\$350,515,819	\$261,568,911	74.62%	1.98%
1998	\$354,415,910	\$258,736,095	73.00%	\$356,923,835	\$293,356,442	82.19%	-0.34%
1999	\$366,583,070	\$280,905,549	76.63%	\$365,111,418	\$264,741,160	72.51%	3.43%
2000	\$402,877,460	\$279,409,135	69.35%	\$392,045,184	\$302,452,475	77.15%	9.90%
2001	\$472,439,172	\$306,934,959	64.97%	\$443,940,822	\$331,112,684	74.58%	17.27%
2002	\$510,151,872	\$266,375,844	52.22%	\$482,032,524	\$331,944,682	68.86%	7.98%
2003	\$525,235,729	\$287,943,393	54.82%	\$516,072,744	\$323,588,706	62.70%	2.96%
2004	\$545,427,936	\$301,346,726	55.25%	\$534,465,268	\$287,210,034	53.74%	3.84%
2005	\$588,121,986	\$281,411,163	47.85%	\$589,707,629	\$302,319,859	51.27%	7.83%

## AIRCRAFT

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$28,376,134	\$14,857,891	52.36%	\$27,103,640	\$63,965,013	236.00%	-7.00%
1997	\$32,651,601	\$9,811,637	30.05%	\$34,382,887	\$18,250,569	53.08%	15.07%
1998	\$21,793,236	\$14,567,903	66.85%	\$22,894,285	-\$32,152,939	-140.44%	-33.26%
1999	\$18,305,734	\$17,855,086	97.54%	\$17,721,635	\$7,696,761	43.43%	-16.00%
2000	\$24,354,600	\$10,943,494	44.93%	\$22,356,640	\$10,965,605	49.05%	33.04%
2001	\$24,527,934	\$10,773,107	43.92%	\$23,888,665	\$19,821,446	82.97%	0.71%
2002	\$36,587,756	\$15,865,058	43.36%	\$32,915,282	\$16,682,735	50.68%	49.17%
2003	\$34,079,122	\$12,842,608	37.68%	\$34,288,794	\$12,883,947	37.57%	-6.86%
2004	\$32,464,976	\$10,804,783	33.28%	\$33,277,303	\$9,466,912	28.45%	-4.74%
2005	\$34,321,704	\$6,891,430	20.08%	\$33,891,884	\$20,795,199	61.36%	5.72%

## FIDELITY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$18,424,402	\$4,542,188	24.65%	\$18,880,127	\$1,823,746	9.66%	-4.95%
1997	\$16,661,768	\$3,734,549	22.41%	\$17,185,927	\$2,748,986	16.00%	-9.57%
1998	\$15,608,280	\$5,928,944	37.99%	\$15,962,070	\$4,554,130	28.53%	-6.32%
1999	\$14,123,609	\$6,224,815	44.07%	\$14,941,764	\$8,442,087	56.50%	-9.51%
2000	\$15,509,294	\$3,830,017	24.69%	\$14,880,294	\$10,920,874	73.39%	9.81%
2001	\$16,607,341	\$10,929,057	65.81%	\$16,028,683	\$9,809,969	61.20%	7.08%
2002	\$19,810,174	\$12,640,539	63.81%	\$18,100,444	\$10,469,708	57.84%	19.29%
2003	\$22,487,041	\$6,726,389	29.91%	\$21,627,865	\$7,369,217	34.07%	13.51%
2004	\$22,168,831	\$8,928,202	40.27%	\$22,600,150	\$9,230,395	40.84%	-1.42%
2005	\$23,042,366	\$5,944,543	25.80%	\$22,631,716	\$13,472,018	59.53%	3.94%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1996 - 2005

## SURETY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$46,047,422	\$4,808,588	10.44%	\$44,740,665	\$8,888,857	19.87%	4.21%
1997	\$44,185,545	\$7,949,584	17.99%	\$46,329,364	\$4,622,646	9.98%	-4.04%
1998	\$44,876,648	\$12,146,902	27.07%	\$44,627,189	\$12,447,378	27.89%	1.56%
1999	\$44,715,951	\$13,763,343	30.78%	\$45,065,164	\$13,579,751	30.13%	-0.36%
2000	\$47,048,523	\$7,316,590	15.55%	\$44,606,734	\$8,531,677	19.13%	5.22%
2001	\$52,187,453	\$9,022,254	17.29%	\$48,755,658	\$13,952,137	28.62%	10.92%
2002	\$55,933,530	\$9,187,530	16.43%	\$54,757,917	\$10,751,797	19.64%	7.18%
2003	\$59,048,656	\$10,471,547	17.73%	\$56,336,389	\$7,015,246	12.45%	5.57%
2004	\$57,700,529	\$4,164,385	7.22%	\$58,025,787	\$8,226,200	14.18%	-2.28%
2005	\$67,003,050	\$19,740,699	29.46%	\$65,353,672	\$20,079,091	30.72%	16.12%

## GLASS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$148,861	\$49,215	33.06%	\$149,209	\$50,788	34.04%	-16.02%
1997	\$67,377	\$24,566	36.46%	\$69,874	\$19,204	27.48%	-54.74%
1998	\$24,224	\$19,906	82.17%	\$26,693	\$16,740	62.71%	-64.05%
1999	\$22,420	\$11,557	51.55%	\$23,363	\$9,450	40.45%	-7.45%
2000	\$22,197	\$21,935	98.82%	\$22,513	\$20,507	91.09%	-0.99%
2001	\$13,724	\$2,999	21.85%	\$17,323	\$5,285	30.51%	-38.17%
2002	\$13,374	\$4,358	32.59%	\$16,260	\$3,206	19.72%	-2.55%
2003	\$10,178	\$5,508	54.12%	\$10,457	\$5,097	48.74%	-23.90%
2004	\$8,065	\$1,457	18.07%	\$8,554	\$860	10.05%	-20.76%
2005	\$7,405	\$2,238	30.22%	\$7,715	\$2,191	28.40%	-8.18%

## BURGLARY & THEFT

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$3,551,635	\$525,540	14.80%	\$3,573,080	\$555,000	15.53%	3.12%
1997	\$3,131,686	\$489,905	15.64%	\$3,067,547	\$552,013	18.00%	-11.82%
1998	\$3,446,266	\$519,110	15.06%	\$3,490,892	\$442,613	12.68%	10.05%
1999	\$2,931,884	\$443,149	15.11%	\$3,207,174	\$966,570	30.14%	-14.93%
2000	\$3,081,965	\$634,670	20.59%	\$2,918,589	\$671,980	23.02%	5.12%
2001	\$3,465,977	\$562,918	16.24%	\$3,228,055	\$768,490	23.81%	12.46%
2002	\$2,446,545	\$562,171	22.98%	\$2,949,704	\$506,458	17.17%	-29.41%
2003	\$3,016,412	\$402,912	13.36%	\$2,923,637	\$433,724	14.84%	23.29%
2004	\$3,075,875	\$1,243,717	40.43%	\$3,041,453	\$856,560	28.16%	1.97%
2005	\$3,086,430	\$1,213,949	39.33%	\$2,879,888	\$1,259,157	43.72%	0.34%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1996 - 2005

## **BOILER & MACHINERY**

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$13,697,047	\$3,609,029	26.35%	\$13,602,095	\$6,852,196	50.38%	-1.96%
1997	\$13,565,555	\$5,809,423	42.82%	\$13,921,591	\$2,221,182	15.95%	-0.96%
1998	\$12,235,704	\$6,110,937	49.94%	\$12,969,039	\$10,182,133	78.51%	-9.80%
1999	\$12,444,627	\$12,692,529	101.99%	\$12,488,255	\$21,046,277	168.53%	1.71%
2000	\$14,261,342	\$3,317,833	23.26%	\$12,932,220	-\$2,469,296	-19.09%	14.60%
2001	\$18,078,330	\$7,629,302	42.20%	\$15,769,749	\$4,214,136	26.72%	26.76%
2002	\$22,118,305	\$4,126,311	18.66%	\$20,782,333	\$12,486,750	60.08%	22.35%
2003	\$22,028,458	\$9,644,069	43.78%	\$22,133,751	\$5,521,170	24.94%	-0.41%
2004	\$20,154,053	\$4,993,081	24.77%	\$20,792,906	\$4,009,561	19.28%	-8.51%
2005	\$20,374,249	\$2,859,093	14.03%	\$20,930,936	\$1,756,010	8.39%	1.09%

## **CREDIT PROPERTY (Excluding V.S.I.)**

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$554,498	\$326,784	58.93%	\$1,366,742	\$410,871	30.06%	-70.91%
1997	\$1,193,796	\$146,814	12.30%	\$1,314,669	\$233,156	17.73%	115.29%
1998	\$6,605,873	\$2,241,229	33.93%	\$5,772,111	\$2,364,946	40.97%	453.35%
1999	\$4,022,127	\$995,437	24.75%	\$3,770,438	\$922,850	24.48%	-39.11%
2000	\$4,621,586	\$1,303,384	28.20%	\$4,579,044	\$1,243,883	27.16%	14.90%
2001	\$5,292,936	\$1,335,927	25.24%	\$4,804,226	\$1,543,533	32.13%	14.53%
2002	\$8,240,190	\$3,116,249	37.82%	\$7,558,084	\$3,722,489	49.25%	55.68%
2003	\$8,909,334	\$3,335,740	37.44%	\$8,721,523	\$3,208,429	36.79%	8.12%
2004	\$9,753,211	\$3,341,966	34.27%	\$8,820,816	\$3,577,427	40.56%	9.47%
2005	\$13,666,007	\$4,870,076	35.64%	\$12,470,067	\$4,988,731	40.01%	40.12%

## **CREDIT CASUALTY**

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$4,870,263	\$817,514	16.79%	\$4,800,365	\$512,346	10.67%	-14.73%
1997	\$2,976,936	\$852,958	28.65%	\$2,943,276	\$1,784,517	60.63%	-38.88%
1998	\$4,304,315	\$1,096,900	25.48%	\$4,139,593	\$1,010,308	24.41%	44.59%
1999	\$2,728,060	\$1,620,385	59.40%	\$2,427,579	\$1,692,055	69.70%	-36.62%
2000	\$2,189,505	\$869,015	39.69%	\$2,149,275	\$711,213	33.09%	-19.74%
2001	\$2,895,383	\$2,374,515	82.01%	\$2,916,217	\$3,545,287	121.57%	32.24%
2002	\$2,054,509	\$1,621,731	78.94%	\$2,153,834	-\$547,129	-25.40%	-29.04%
2003	\$2,868,531	\$574,991	20.04%	\$2,920,517	\$801,309	27.44%	39.62%
2004	\$3,488,915	\$312,401	8.95%	\$3,171,019	\$670,387	21.14%	21.63%
2005	\$3,992,702	\$808,067	20.24%	\$3,397,948	\$1,943,557	57.20%	14.44%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1996 - 2005

## CREDIT UNEMPLOYMENT

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$9,784,655	\$1,712,505	17.50%	\$9,091,452	\$1,481,760	16.30%	14.37%
1997	\$6,887,598	\$1,258,020	18.27%	\$6,475,883	\$1,283,196	19.81%	-29.61%
1998	\$11,973,030	\$1,236,934	10.33%	\$11,179,445	\$943,694	8.44%	73.83%
1999	\$12,273,404	\$813,808	6.63%	\$10,340,093	\$785,889	7.60%	2.51%
2000	\$11,931,556	\$783,341	6.57%	\$10,557,170	\$921,028	8.72%	-2.79%
2001	\$14,020,852	\$1,350,787	9.63%	\$13,416,587	\$1,569,819	11.70%	17.51%
2002	\$10,122,498	\$1,464,261	14.47%	\$11,240,982	\$1,769,739	15.74%	-27.80%
2003	\$7,088,235	\$1,296,705	18.29%	\$8,954,710	\$1,286,791	14.37%	-29.98%
2004	\$6,961,812	\$960,790	13.80%	\$7,371,808	\$652,505	8.85%	-1.78%
2005	\$6,046,199	\$752,972	12.45%	\$6,457,682	\$447,059	6.92%	-13.15%

## VSI/COLLATERAL PROTECTION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	-\$407,579	\$810,297	-198.81%	\$1,196,086	\$707,131	59.12%	-107.97%
1997	\$146,349	\$18,109	12.37%	\$159,469	\$21,631	13.56%	-135.91%
1998	\$2,723,059	\$1,259,842	46.27%	\$2,481,192	\$1,282,768	51.70%	1760.66%
1999	\$2,607,075	\$3,174,274	121.76%	\$3,978,045	\$3,339,244	83.94%	-4.26%
2000	\$5,542,818	\$1,942,385	35.04%	\$5,398,661	\$1,967,698	36.45%	112.61%
2001	\$1,848,208	\$1,558,707	84.34%	\$2,526,542	\$1,361,141	53.87%	-66.66%
2002	\$4,397,638	\$2,216,846	50.41%	\$4,334,712	\$2,690,442	62.07%	137.94%
2003	\$4,500,120	\$3,581,791	79.59%	\$4,377,791	\$3,366,751	76.91%	2.33%
2004	\$5,916,230	\$3,972,563	67.15%	\$4,571,439	\$3,845,612	84.12%	31.47%
2005	\$7,303,370	\$3,354,564	45.93%	\$5,701,419	\$3,867,840	67.84%	23.45%

## MORTGAGE GUARANTY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$37,185,182	\$2,543,313	6.84%	\$39,487,294	\$9,973,564	25.26%	17.10%
1997	\$42,274,964	\$4,461,227	10.55%	\$44,637,819	\$11,868,114	26.59%	13.69%
1998	\$45,033,210	\$4,435,194	9.85%	\$47,198,759	\$11,200,172	23.73%	6.52%
1999	\$49,829,928	\$5,584,544	11.21%	\$50,701,893	\$10,501,146	20.71%	10.65%
2000	\$58,823,156	\$5,734,203	9.75%	\$58,588,174	\$12,848,344	21.93%	18.05%
2001	\$65,537,136	\$8,399,925	12.82%	\$64,081,638	\$18,765,529	29.28%	11.41%
2002	\$72,339,013	\$15,778,345	21.81%	\$72,806,617	\$30,744,167	42.23%	10.38%
2003	\$80,357,983	\$27,405,419	34.10%	\$79,148,953	\$37,031,839	46.79%	11.09%
2004	\$86,158,954	\$35,910,999	41.68%	\$86,313,621	\$44,688,931	51.78%	7.22%
2005	\$92,035,748	\$39,726,566	43.16%	\$90,607,938	\$48,887,424	53.95%	6.82%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1996 - 2005

## TITLE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$30,645,562	\$4,117,061	13.43%	\$29,519,898	\$4,238,831	14.36%	10.46%
1997	\$28,838,886	\$5,403,210	18.74%	\$28,654,098	\$7,832,316	27.33%	-5.90%
1998	\$36,425,182	\$6,451,162	17.71%	\$34,348,275	\$4,641,605	13.51%	26.31%
1999	\$44,408,661	\$3,697,573	8.33%	\$40,899,376	\$4,015,647	9.82%	21.92%
2000	\$35,358,137	\$5,105,394	14.44%	\$34,653,454	\$5,716,466	16.50%	-20.38%
2001	\$46,369,604	\$6,216,267	13.41%	\$42,753,213	\$8,215,185	19.22%	31.14%
2002	\$56,193,644	\$8,400,109	14.95%	\$50,303,061	\$6,998,702	13.91%	21.19%
2003	\$76,359,099	\$7,282,541	9.54%	\$67,483,423	\$8,031,921	11.90%	35.89%
2004	\$72,021,206	\$8,752,843	12.15%	\$67,916,623	\$8,415,182	12.39%	-5.68%
2005	\$60,230,663	\$25,053,805	41.60%	\$64,563,562	\$30,440,855	47.15%	-16.37%

## PROFESSIONAL LIABILITY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000	\$9,177,476	\$2,124,486	\$0	\$7,805,405	\$1,107,341	14.19%	N/A
2001	\$22,599,332	\$6,540,528	28.94%	\$21,321,909	\$5,973,834	28.02%	146.25%
2002	\$26,334,775	\$7,657,931	29.08%	\$25,447,610	\$17,945,846	70.52%	16.53%
2003	\$26,055,353	\$12,810,273	49.17%	\$21,252,666	\$18,589,750	87.47%	-1.06%
2004	\$65,935,399	\$18,717,253	28.39%	\$65,635,698	\$26,301,057	40.07%	153.06%
2005	\$74,871,487	\$32,024,960	42.77%	\$72,421,788	\$47,689,326	65.85%	13.55%

## LAWYERS MALPRACTICE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$13,807,557	\$13,582,154	98.37%	\$14,103,128	\$7,300,262	51.76%	-8.68%
1997	\$14,580,412	\$4,934,072	33.84%	\$13,614,619	\$8,059,195	59.20%	5.60%
1998	\$12,554,951	\$5,449,457	43.40%	\$12,992,850	\$14,448,916	111.21%	-13.89%
1999	\$12,175,030	\$4,989,301	40.98%	\$11,697,769	\$13,354,679	114.16%	-3.03%
2000	\$11,026,795	\$6,608,784	59.93%	\$9,915,755	-\$18,393,921	-185.50%	-9.43%
2001	\$13,576,133	\$4,525,205	33.33%	\$14,770,445	\$4,631,875	31.36%	23.12%
2002	\$12,818,643	\$3,084,529	24.06%	\$11,830,869	\$2,426,999	20.51%	-5.58%
2003	\$13,057,678	\$3,721,625	28.50%	\$11,671,741	\$3,402,619	29.15%	1.86%
2004	\$14,539,856	\$3,052,386	20.99%	\$13,343,100	\$6,472,267	48.51%	11.35%
2005	\$15,301,079	\$13,239,485	86.53%	\$14,889,742	\$15,724,426	105.61%	5.24%



# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1996 - 2005

## REAL ESTATE MALPRACTICE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$657,869	\$109,746	16.68%	\$686,562	\$289,707	42.20%	-19.45%
1997	\$619,604	\$94,749	15.29%	\$651,641	\$402,297	61.74%	-5.82%
1998	\$1,559,815	\$133,951	8.59%	\$1,688,776	\$435,667	25.80%	151.74%
1999	\$412,988	\$354,046	85.73%	\$117,643	-\$297,986	-253.30%	-73.52%
2000	\$450,419	\$113,223	25.14%	\$80,699	\$16,082	19.93%	9.06%
2001	\$627,684	\$70,183	11.18%	-\$274,156	\$133,283	-48.62%	39.36%
2002	\$1,106,459	\$44,536	4.03%	-\$86,912	\$170,332	-195.98%	76.28%
2003	\$1,502,753	\$230,171	15.32%	-\$545,691	\$779,853	-142.91%	35.82%
2004	\$2,195,145	\$47,909	2.18%	-\$537,235	\$1,030,640	-191.84%	46.07%
2005	\$759,227	\$30,350	4.00%	\$735,878	\$174,747	23.75%	-65.41%

## UMBRELLA

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$31,255,659	\$14,645,763	46.86%	\$25,240,725	\$14,662,020	58.09%	-9.13%
1997	\$28,943,885	\$15,900,724	54.94%	\$24,146,729	\$28,576,226	118.34%	-7.40%
1998	\$28,730,400	\$6,559,138	22.83%	\$23,937,604	\$3,843,793	16.06%	-0.74%
1999	\$24,423,678	\$27,894,752	114.21%	\$17,618,014	\$29,340,139	166.53%	-14.99%
2000	\$28,987,360	\$70,831,728	244.35%	\$18,322,617	\$3,075,688	16.79%	18.69%
2001	\$56,069,299	\$58,374,089	104.11%	\$53,084,536	\$16,490,833	31.07%	93.43%
2002	\$31,677,206	\$31,371,657	99.04%	\$27,912,202	\$69,648,264	249.53%	-43.50%
2003	\$36,612,192	\$70,862,268	193.55%	\$28,227,670	\$104,475,926	370.12%	15.58%
2004	\$41,308,702	\$30,896,056	74.79%	\$38,099,920	\$18,075,721	47.44%	12.83%
2005	\$41,912,787	\$90,886,887	216.85%	\$35,922,082	\$92,631,215	257.87%	1.46%

## OTHER SPECIFIC

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$6,872,875	\$3,466,379	50.44%	\$5,195,399	\$4,175,468	80.37%	10.57%
1997	\$8,268,306	\$863,291	10.44%	\$6,927,457	\$3,818,248	55.12%	20.30%
1998	\$8,065,713	\$837,238	10.38%	\$7,739,932	\$8,738,403	112.90%	-2.45%
1999	\$7,468,656	\$510,319	6.83%	\$8,020,608	\$4,418,353	55.09%	-7.40%
2000	\$2,536,931	\$252,626	9.96%	\$2,983,503	-\$2,871,365	-96.24%	-66.03%
2001	\$3,904,169	\$917,838	23.51%	\$3,264,664	\$416,784	12.77%	53.89%
2002	\$4,401,038	\$3,160,282	71.81%	\$4,640,064	\$2,305,714	49.69%	12.73%
2003	\$5,273,718	\$2,157,760	40.92%	\$1,956,902	\$2,825,055	144.36%	19.83%
2004	\$8,543,388	\$1,952,678	22.86%	\$7,239,246	\$1,167,647	16.13%	62.00%
2005	\$8,020,080	\$3,177,491	39.62%	\$5,352,838	\$3,911,825	73.08%	-6.13%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1996 - 2005

## NATIONAL FLOOD INSURANCE PROGRAM

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$3,660,460	\$2,906,573	\$1	\$3,386,448	\$1,041,535	\$0	\$0
1997	\$5,788,706	\$966,238	16.69%	\$5,315,715	\$1,795,250	33.77%	\$1
1998	\$7,237,604	\$5,295,503	73.17%	\$6,904,395	\$6,905,757	100.02%	25.03%
1999	\$7,468,216	\$6,034,590	80.80%	\$7,126,133	\$3,144,371	44.12%	3.19%
2000	\$7,798,273	\$5,093,561	65.32%	\$7,963,507	\$5,360,502	67.31%	4.42%
2001	\$8,666,186	\$3,652,229	42.14%	\$8,551,577	\$3,617,176	42.30%	11.13%
2002	\$9,194,070	\$4,930,114	53.62%	\$8,904,742	\$4,650,776	52.23%	6.09%
2003	\$9,742,530	\$1,674,875	17.19%	\$9,268,460	\$1,540,055	16.62%	5.97%
2004	\$10,759,232	\$1,582,241	14.71%	\$10,137,511	\$1,475,055	14.55%	10.44%
2005	\$11,170,812	\$825,333	7.39%	\$10,932,806	\$886,627	8.11%	3.83%

## FEDERAL CROP INSURANCE CORPORATION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$33,237,322	\$24,464,395	73.61%	\$33,183,639	\$18,590,149	56.02%	52.57%
1997	\$32,782,782	\$9,345,408	28.51%	\$32,832,401	\$9,104,392	27.73%	-1.37%
1998	\$43,899,583	\$18,687,852	42.57%	\$43,867,312	\$23,143,691	52.76%	33.91%
1999	\$48,808,826	\$41,143,914	84.30%	\$48,866,763	\$49,717,359	101.74%	11.18%
2000	\$61,576,028	\$36,302,857	58.96%	\$61,565,853	\$31,163,075	50.62%	26.16%
2001	\$60,072,083	\$70,549,109	117.44%	\$56,963,051	\$71,323,017	125.21%	-2.44%
2002	\$75,790,478	\$57,714,814	76.15%	\$73,805,256	\$71,830,107	97.32%	26.17%
2003	\$88,435,215	\$74,708,784	84.48%	\$87,276,951	\$80,930,600	92.73%	16.68%
2004	\$62,844,233	\$40,287,188	64.11%	\$65,014,386	\$29,970,455	46.10%	-28.94%
2005	\$59,657,598	\$29,284,589	49.09%	\$59,203,517	\$37,783,307	63.82%	-5.07%

**TOTAL  
PROPERTY & CASUALTY  
INSURANCE BY  
LINE OF BUSINESS**

**MISSOURI DEPARTMENT OF INSURANCE**  
**2005 PAGE 20 SUPPLEMENT EXPERIENCE WITH MARKET SHARE**  
**TOTALS BY LINE OF BUSINESS**

LINE NUMBER OF BUSINESS	LINE DESCRIPTION	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1A	FIRE AND ALLIED LINES - DWELLING	1.47%	\$125,326,456	\$123,830,473	\$49,964,516	\$52,859,548	42.69%
1B	FIRE AND ALLIED LINES - COMMERCIAL	1.60%	\$135,755,240	\$131,372,826	\$41,125,322	\$23,826,255	18.14%
1C	FIRE AND ALLIED LINES - FARM	0.12%	\$10,292,030	\$9,946,105	\$9,576,450	\$9,849,069	99.02%
3	FARMOWNERS MULTI-PERIL	1.09%	\$92,404,602	\$90,445,335	\$42,706,128	\$40,177,217	44.42%
4A	HOME OWNERS MULTI-PERIL	11.46%	\$974,940,150	\$962,933,485	\$397,280,337	\$443,502,680	46.06%
4B	DWELLING OWNERS MULTI-PERIL(ACV)	0.96%	\$82,006,541	\$82,520,559	\$33,384,039	\$31,737,728	38.46%
5	COMMERCIAL MULTI-PERIL	7.32%	\$622,649,146	\$614,760,000	\$249,031,666	\$248,131,677	40.36%
6	MOBILE HOMES	0.33%	\$27,673,921	\$27,380,181	\$9,959,294	\$10,136,602	37.02%
7	GROWING CROPS	0.13%	\$11,458,264	\$11,458,264	\$6,952,154	\$6,949,679	60.65%
8	OCEAN MARINE	0.46%	\$38,950,690	\$38,096,504	\$13,143,101	\$10,055,891	26.40%
9	INLAND MARINE(INCLUDING AUTO CARGO)	2.37%	\$201,917,577	\$199,964,322	\$75,938,842	\$90,734,243	45.38%
10	FINANCIAL GUARANTY	0.47%	\$39,946,644	\$17,540,511	-\$316,788	-\$372,390	-2.12%
11A	MED MAL - PHYSICIANS AND SURGEONS	1.57%	\$133,799,432	\$134,869,365	\$49,802,894	\$77,185,727	57.23%
11B	MED MAL - DENTISTS	0.06%	\$4,870,943	\$4,801,966	\$809,022	\$1,195,919	24.90%
11C	MED MAL - NURSES	0.00%	\$413,075	\$432,944	\$0	-\$8,469	-1.96%
11D	MED MAL - HOSPITALS	0.50%	\$42,269,475	\$42,048,640	\$8,873,832	\$12,887,534	30.65%
11E	MED MAL - MANAGED CARE ORG E & O	0.00%	\$106,000	\$91,525	\$0	\$5,000	5.46%
11F	MED MAL - OTHER	0.10%	\$8,573,953	\$10,137,891	\$18,094,146	-\$2,708,356	-26.72%
12	EARTHQUAKE	0.86%	\$72,917,424	\$71,294,758	\$251,686	-\$954,977	-1.34%
14	ALL ACCIDENT AND HEALTH	3.53%	\$300,568,396	\$294,907,149	\$158,526,941	\$285,799,720	96.91%
16	DIRECT WORKERS COMPENSATION	11.85%	\$1,008,002,549	\$968,998,320	\$461,730,864	\$594,472,086	61.35%
17A	OTHER LIABILITY - BI & PD	6.66%	\$566,195,648	\$601,097,580	\$334,649,810	\$379,319,607	63.10%
17B	OTHER LIABILITY - WARRANTY	0.36%	\$30,702,629	\$35,300,435	\$33,262,804	\$29,711,045	84.17%
17C	EXCESS WORKERS COMPENSATION	0.26%	\$22,036,800	\$23,215,246	\$7,242,904	\$10,626,397	45.77%
18	PRODUCTS LIABILITY	0.54%	\$45,726,733	\$48,846,364	\$23,392,912	\$4,974,372	10.18%
19A1	PRIV PASS AUTO LIA. BODILY INJURY	8.46%	\$719,748,706	\$719,174,030	\$438,738,616	\$475,112,521	66.06%
19A2	PRIV PASS AUTO LIA PROPERTY DAMAGE	6.73%	\$571,950,381	\$573,165,668	\$365,913,330	\$365,566,650	63.78%
19A3	PRIV PASS AUTO MEDICAL PAYMENTS	1.16%	\$99,033,236	\$98,995,200	\$61,234,899	\$57,751,777	58.34%
19A4	PRIV PASS UNINSURED MOTORIST	1.08%	\$91,622,974	\$91,750,496	\$47,367,334	\$40,344,400	43.97%
19A5	PRIV PASS UNDERINSURED MOTORIST	0.53%	\$45,065,083	\$43,954,509	\$28,229,009	\$32,867,920	74.78%
19A6	PRIV PASS ACC DEATH & DISAB/DISEM	0.03%	\$2,898,397	\$2,857,790	\$782,292	\$609,448	21.33%
19B1	COMM AUTO LIABILITY BODILY INJURY	3.15%	\$268,161,058	\$271,980,407	\$147,975,880	\$159,836,768	58.77%
19B2	COMM AUTO LIABILITY PROPERTY DAMAGE	0.97%	\$82,321,432	\$79,876,541	\$39,335,646	\$42,737,585	53.50%
19B3	COMM AUTO MEDICAL PAYMENTS	0.73%	\$61,808,059	\$61,009,066	\$11,841,379	\$15,054,425	24.68%
19B4	COMM AUTO UNINSURED MOTORIST	0.21%	\$17,687,763	\$17,302,729	\$10,537,218	\$10,671,396	61.67%
21A1	PRIV PASS AUTO COMPREHENSIVE	5.38%	\$457,656,918	\$460,997,016	\$204,530,039	\$202,705,789	43.97%
21A2	PRIV PASS AUTO COLLISION	9.24%	\$785,477,015	\$793,406,772	\$450,298,920	\$448,529,725	56.53%
21B1	COMM AUTO COMPREHENSIVE	0.74%	\$63,177,401	\$64,005,865	\$24,175,823	\$25,747,008	40.23%
21B2	COMM AUTO COLLISION	1.12%	\$94,966,273	\$95,533,021	\$47,545,217	\$48,272,677	50.53%
22	AIRCRAFT	0.40%	\$34,321,704	\$33,891,884	\$6,891,430	\$20,795,199	61.36%
23	FIDELITY	0.27%	\$23,042,366	\$22,631,716	\$5,944,543	\$13,472,018	59.53%
24	SURETY	0.79%	\$67,003,050	\$65,353,672	\$19,740,699	\$20,079,091	30.72%
25	GLASS	0.00%	\$7,405	\$7,715	\$2,238	\$2,191	28.40%
26	BURGLARY & THEFT	0.04%	\$3,086,430	\$2,879,888	\$1,213,949	\$1,259,157	43.72%
27	BOILER & MACHINERY	0.24%	\$20,374,249	\$20,930,936	\$2,859,093	\$1,756,010	8.39%
28A	CREDIT PROPERTY(EXCLUDING V.S.I)	0.16%	\$13,666,007	\$12,470,067	\$4,870,076	\$4,988,731	40.01%
28B	CREDIT CASUALTY	0.05%	\$3,992,702	\$3,397,948	\$808,067	\$1,943,557	57.20%
28C	CREDIT UNEMPLOYMENT	0.07%	\$6,046,199	\$6,457,682	\$752,972	\$447,059	6.92%
28D	VSI/COLLATERAL PROTECTION	0.09%	\$7,303,370	\$5,701,419	\$3,354,564	\$3,867,840	67.84%
29	MORTGAGE GUARANTY	1.08%	\$92,035,748	\$90,607,938	\$39,726,566	\$48,887,424	53.95%
30	TITLE	0.71%	\$60,230,663	\$64,563,562	\$25,053,805	\$30,440,855	47.15%
31	PROFESSIONAL LIABILITY	0.88%	\$74,871,487	\$72,421,788	\$32,024,960	\$47,689,326	65.85%
31A	LAWYERS MALPRACTICE	0.18%	\$15,301,079	\$14,889,742	\$13,239,485	\$15,724,426	105.61%
31B	REAL ESTATE MALPRACTICE	0.01%	\$759,227	\$735,878	\$30,350	\$174,747	23.75%
32	UMBRELLA	0.49%	\$41,912,787	\$35,922,082	\$90,886,887	\$92,631,215	257.87%
33	OTHER SPECIFIC	0.09%	\$8,020,080	\$5,352,838	\$3,177,491	\$3,911,825	73.08%
34	NATIONAL FLOOD INSURANCE PROGRAM	0.13%	\$11,170,812	\$10,932,806	\$825,333	\$886,627	8.11%
35	FEDERAL CROP INSURANCE CORPORATION	0.70%	\$59,657,598	\$59,203,517	\$29,284,589	\$37,783,307	63.82%
36	TOTALS ALL BUSINESS IN MISSOURI	100.00%	\$8,503,881,966	\$8,448,652,919	\$4,184,575,577	\$4,632,642,501	54.83%

**TOTAL  
PROPERTY & CASUALTY  
INSURANCE  
BY COMPANY  
BY LINE OF BUSINESS**

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DWELLING FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	30.19%	\$37,834,320	\$37,838,418	\$17,985,521	\$17,987,598	47.54%
2	SHELTER MUTUAL INSURANCE CO	12.84%	\$16,097,379	\$15,690,198	\$5,039,955	\$5,430,338	34.61%
3	AMERICAN SECURITY INSURANCE COMPANY	7.56%	\$9,477,129	\$9,769,380	\$2,738,831	\$2,933,996	30.03%
4	WESTCHESTER FIRE INSURANCE COMPANY	4.81%	\$6,029,074	\$6,166,457	\$1,152,172	-\$3,222,567	-52.26%
5	AUTO OWNERS INSURANCE COMPANY	3.46%	\$4,335,178	\$4,038,351	\$1,674,901	\$1,722,274	42.65%
6	OLD RELIABLE CASUALTY COMPANY	3.18%	\$3,983,435	\$3,984,406	\$1,694,037	\$1,736,491	43.58%
7	SAFECO INSURANCE CO OF AMERICA	3.12%	\$3,905,781	\$3,585,647	\$1,130,272	\$1,081,919	30.17%
8	UNITED STATES FIRE INSURANCE COMPANY	2.71%	\$3,390,499	\$3,063,379	\$2,735,695	\$9,268,035	302.54%
9	NATIONWIDE MUTUAL INSURANCE COMPANY	2.70%	\$3,386,794	\$3,242,809	\$630,145	\$422,892	13.04%
10	FOREMOST INSURANCE CO	2.66%	\$3,335,356	\$3,281,211	\$1,321,610	\$1,375,415	41.92%
11	AMERICAN MODERN HOME INSURANCE CO	2.44%	\$3,063,823	\$3,147,293	\$1,174,486	\$1,224,611	38.91%
12	MISSOURI PROPERTY INS PLACEMENT FACILIT	2.38%	\$2,986,354	\$2,968,712	\$1,853,819	\$1,804,115	60.77%
13	AMERICAN FAMILY MUTUAL INS CO	1.91%	\$2,392,930	\$2,594,333	\$1,151,684	\$913,717	35.22%
14	AMERICAN NATIONAL PROPERTY & CASUALTY C	1.80%	\$2,254,962	\$2,127,765	\$837,310	\$502,472	23.62%
15	CAMERON MUTUAL INSURANCE COMPANY	1.62%	\$2,032,331	\$2,038,112	\$595,203	\$491,485	24.11%
16	NATIONAL CASUALTY COMPANY	1.28%	\$1,601,728	\$1,767,972	\$653,511	\$834,465	47.20%
17	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	1.11%	\$1,395,508	\$1,308,054	\$914,462	\$1,849,805	141.42%
18	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.89%	\$1,112,032	\$1,015,480	\$167,299	\$188,757	18.59%
19	COLUMBIA MUTUAL INSURANCE CO	0.87%	\$1,085,453	\$1,158,065	\$668,787	\$686,931	59.32%
20	SHELTER GENERAL INS CO	0.85%	\$1,067,533	\$1,028,149	\$498,621	\$567,393	55.19%
21	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.85%	\$1,062,456	\$1,052,482	\$229,611	-\$155,989	-14.82%
22	CIVIC PROPERTY & CASUALTY CO	0.67%	\$838,796	\$846,889	\$435,531	\$434,483	51.30%
23	AMERICAN STATES INSURANCE COMPANY	0.63%	\$793,001	\$988,765	\$319,897	\$136,318	13.79%
24	SENECA INSURANCE COMPANY INC	0.56%	\$707,932	\$451,533	\$905	\$110,086	24.38%
25	NATIONAL LLOYDS INSURANCE COMPANY	0.53%	\$668,568	\$588,618	\$292,716	\$483,966	82.22%
26	ALLIED PROPERTY & CASUALTY INS CO	0.53%	\$661,462	\$598,839	\$95,185	\$87,419	14.60%
27	FARMERS ALLIANCE MUTUAL INS CO	0.48%	\$596,980	\$616,483	\$189,682	\$310,557	50.38%
28	AMERICAN HOME ASSURANCE COMPANY	0.42%	\$521,803	\$420,679	\$0	\$50,482	12.00%
29	AUTOMOBILE INS CO OF HARTFORD CT	0.41%	\$511,917	\$489,448	\$370,252	\$375,630	76.75%
30	AMERICAN RELIABLE INSURANCE COMPANY	0.39%	\$491,816	\$445,283	\$38,969	\$51,553	11.58%
31	ALLSTATE INSURANCE COMPANY	0.36%	\$455,419	\$512,890	\$138,222	\$123,979	24.17%
32	HARCO NATIONAL INSURANCE COMPANY	0.31%	\$390,259	\$370,740	\$27,789	\$33,863	9.13%
33	OHIO CASUALTY INSURANCE COMPANY	0.31%	\$384,178	\$436,806	\$71,332	\$48,619	11.13%
34	STANDARD FIRE INSURANCE COMPANY	0.26%	\$330,944	\$263,325	\$95,564	\$93,335	35.44%
35	HAWKEYE SECURITY INSURANCE COMPANY	0.26%	\$325,962	\$358,480	\$528,234	\$381,714	106.48%
36	CINCINNATI INS CO THE	0.25%	\$315,231	\$309,933	\$129,963	\$35,118	11.33%
37	USAA CASUALTY INSURANCE COMPANY	0.25%	\$313,883	\$293,684	\$79,340	\$107,958	36.76%
38	LIBERTY MUTUAL FIRE INSURANCE CO	0.25%	\$309,146	\$279,374	\$104,291	\$290,461	103.97%
39	FIDELITY NATIONAL INSURANCE COMPANY	0.23%	\$285,200	\$264,806	\$84,204	\$20,713	7.82%
40	RIVERPORT INSURANCE COMPANY	0.19%	\$244,365	\$175,254	\$24,359	\$24,359	13.90%
41	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.19%	\$239,725	\$285,538	\$0	\$73,857	25.87%
42	STATE AUTO PROPERTY & CASUALTY INS CO	0.18%	\$226,429	\$241,982	\$145,035	\$134,787	55.70%
43	MIDWESTERN INDEMNITY COMPANY THE	0.17%	\$218,958	\$261,389	\$36,328	\$38,730	14.82%
44	GUIDEONE MUTUAL INSURANCE COMPANY	0.17%	\$209,323	\$202,397	\$189,999	\$344,359	170.14%
45	LITITZ MUTUAL INSURANCE COMPANY	0.17%	\$207,765	\$219,875	\$13,896	\$13,839	6.29%
46	WEST AMERICAN INSURANCE COMPANY	0.15%	\$184,375	\$216,455	\$78,570	\$94,354	43.59%
47	HARTFORD UNDERWRITERS INSURANCE CO	0.14%	\$181,082	\$173,526	\$93,175	\$125,728	72.45%
48	MILLERS FIRST INSURANCE COMANY	0.13%	\$166,952	\$188,530	\$37,879	\$117,293	62.21%
49	BIRMINGHAM FIRE INS CO OF PA	0.13%	\$160,029	\$67,707	\$0	\$8,125	12.00%
50	GENERAL INSURANCE CO OF AMERICA	0.12%	\$146,911	\$144,470	\$41,950	\$37,997	26.30%
51	AMERICAN ECONOMY INSURANCE COMPANY	0.11%	\$134,583	\$88,441	-\$88	-\$8,458	-9.56%
52	DEPOSITORS INSURANCE COMPANY	0.10%	\$128,525	\$132,304	\$34,431	\$36,545	27.62%
53	AMERICAN AGRICULTURAL INSURANCE CO	0.10%	\$127,544	\$127,544	\$29,040	\$38,040	29.83%
54	ENCOMPASS INDEMNITY COMPANY	0.10%	\$122,725	\$84,925	\$1,200	\$8,166	9.62%
55	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.10%	\$121,158	\$98,204	\$31,901	\$45,561	46.39%
56	FIRST NATIONAL INS CO OF AMERICA	0.10%	\$121,081	\$78,753	\$6,612	\$6,769	8.60%
57	SECURA INSURANCE A MUTUAL COMPANY	0.09%	\$114,010	\$108,236	\$6,247	\$9,253	8.55%
58	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.09%	\$113,138	\$83,048	\$1,565	\$65	0.08%
59	HAULERS INSURANCE COMPANY INC	0.09%	\$111,188	\$92,906	\$3,032	\$3,032	3.26%
60	ARMED FORCES INSURANCE EXCHANGE	0.08%	\$95,440	\$88,350	\$24,833	\$23,427	26.52%
61	SENTRY INSURANCE A MUTUAL COMPANY	0.07%	\$91,228	\$75,755	\$467,237	\$471,814	622.82%
62	QUADRANT INDEMNITY INSURANCE CO	0.06%	\$76,235	\$38,396	\$75,000	\$152,128	396.21%
63	HARTFORD FIRE INSURANCE COMPANY	0.06%	\$72,237	\$73,448	-\$1,341	-\$864	-1.18%
64	INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.05%	\$66,256	\$65,684	\$21,958	\$3,659	5.57%
65	GRANITE STATE INSURANCE COMPANY	0.05%	\$62,764	\$64,150	\$0	\$551	0.86%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DWELLING FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	HORACE MANN INSURANCE COMPANY	0.04%	\$56,018	\$50,386	\$11,533	\$10,777	21.39%
67	UNITED FIRE AND CASUALTY COMPANY	0.04%	\$53,546	\$56,773	\$216,392	\$12,892	22.71%
68	G U I C INSURANCE COMPANY	0.04%	\$49,043	\$3,748	\$0	\$0	0.00%
69	MUTUALAID EXCHANGE	0.04%	\$47,144	\$45,344	\$139,000	\$139,896	308.52%
70	NEW HAMPSHIRE INSURANCE COMPANY	0.03%	\$43,727	\$40,676	\$0	\$2,774	6.82%
71	AMERICAN FAMILY HOME INSURANCE COMPANY	0.03%	\$42,880	\$46,154	\$6,842	\$6,563	14.22%
72	ACUITY A MUTUAL INSURANCE COMPANY	0.03%	\$41,825	\$28,018	\$5,912	\$6,860	24.48%
73	CENTENNIAL INSURANCE COMPANY	0.03%	\$35,087	\$31,709	\$11,307	\$13,018	41.05%
74	SAVERS PROPERTY & CASUALTY INS CO	0.03%	\$34,068	\$30,582	\$583	\$1,359	4.44%
75	EMPLOYERS MUTUAL CASUALTY COMPANY	0.03%	\$33,480	\$35,411	\$39,184	\$27,039	76.36%
76	STATE NATIONAL INSURANCE COMPANY INC	0.03%	\$31,894	\$37,291	\$1,398	\$1,398	3.75%
77	AMERISURE MUTUAL INSURANCE COMPANY	0.02%	\$28,659	\$26,360	\$0	\$199	0.75%
78	HARTFORD CASUALTY INS CO	0.02%	\$27,241	\$25,134	\$0	-\$220,093	-875.68%
79	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$26,733	\$24,130	\$0	\$0	0.00%
80	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.02%	\$26,066	\$33,533	\$9,822	\$38,493	114.79%
81	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.02%	\$25,243	\$6,934	\$0	\$241	3.48%
82	AMICA MUTUAL INSURANCE COMPANY	0.02%	\$22,843	\$21,698	\$20,401	\$154,098	710.19%
83	MARKEL AMERICAN INSURANCE COMPANY	0.02%	\$21,952	\$75,366	\$0	\$623	0.83%
84	COLUMBIA NATIONAL INSURANCE COMPANY	0.02%	\$20,130	\$24,056	\$7,514	\$7,551	31.39%
85	AMERICAN INTERNATIONAL SOUTH INS CO	0.01%	\$18,538	\$18,721	\$0	-\$212	-1.13%
86	ROCKFORD MUTUAL INSURANCE COMPANY	0.01%	\$17,011	\$12,431	\$0	\$0	0.00%
87	DAIMLERCHRYSLER INSURANCE COMPANY	0.01%	\$16,310	\$17,725	\$0	-\$1,040	-5.87%
88	KEMPER INDEPENDENCE INSURANCE COMPANY	0.01%	\$14,506	\$13,797	\$0	\$448	3.25%
89	STANDARD GUARANTY INSURANCE COMPANY	0.01%	\$12,494	\$11,119	\$6,789	\$1,144	10.29%
90	CHURCH MUTUAL INSURANCE COMPANY	0.01%	\$11,899	\$11,526	\$40,049	\$39,017	338.51%
91	ATLANTIC MUTUAL INSURANCE COMPANY	0.01%	\$11,814	\$12,367	\$585	-\$71	-0.57%
92	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.01%	\$11,652	\$34,802	\$39,778	\$47,555	136.64%
93	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.01%	\$11,563	\$10,136	\$0	\$0	0.00%
94	AEGIS SECURITY INSURANCE COMPANY	0.01%	\$11,005	\$11,202	\$0	\$0	0.00%
95	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$9,426	\$9,329	\$35,409	\$34,311	367.79%
96	ELECTRIC INSURANCE COMPANY	0.01%	\$8,605	\$7,934	\$0	\$0	0.00%
97	AMERICAN INTERNATIONAL INS CO	0.01%	\$6,376	\$6,999	\$0	\$2,150	30.72%
98	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$6,304	\$7,310	\$613	\$310	4.24%
99	HARLEYSVILLE INSURANCE COMPANY	0.00%	\$4,445	\$3,544	\$0	\$126	3.56%
100	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$3,193	\$3,790	\$0	\$0	0.00%
101	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$2,847	\$2,847	\$0	\$0	0.00%
102	UNITED SECURITY INSURANCE COMPANY	0.00%	\$2,347	\$1,351	\$0	\$14	1.04%
103	FEDERATED MUTUAL INSURANCE COMPANY	0.00%	\$2,287	\$5,086	\$1,500	\$1,500	29.49%
104	HANOVER INSURANCE COMPANY THE	0.00%	\$2,187	\$3,163	\$0	\$1,484	46.92%
105	SOUTHERN INSURANCE COMPANY	0.00%	\$1,468	\$1,176	\$0	\$2	0.17%
106	MASSACHUSETTS BAY INS CO	0.00%	\$1,200	\$1,600	\$0	\$0	0.00%
107	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$1,019	\$1,511	\$0	-\$1,900	-125.74%
108	AMCO INSURANCE COMPANY	0.00%	\$369	\$358	\$23,474	\$3	0.84%
109	INSURANCE COMPANY OF THE WEST	0.00%	\$33	\$347	\$0	-\$1,793	-516.71%
110	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	-\$76	\$147,113	N/A
111	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,838	N/A
112	AMERICAN GENERAL PROPERTY INS CO	0.00%	\$0	-\$3	\$0	\$0	0.00%
113	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$0	\$36	\$0	\$6,927	19241.67%
114	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$547	N/A
115	AXA INSURANCE COMPANY	0.00%	\$0	\$3,865	\$0	-\$7,846	-203.00%
116	AXIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$13	N/A
117	BROTHERHOOD MUTUAL INSURANCE CO	0.00%	\$0	\$789	\$0	-\$1,910	-242.08%
118	CONSTITUTION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$9	N/A
119	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$4	N/A
120	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	-\$5,245	\$4,911	N/A
121	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,040	N/A
122	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$0	\$0	\$0	-\$185,540	N/A
123	FARMERS INSURANCE EXCHANGE	0.00%	\$0	\$0	\$0	\$0	N/A
124	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,463	N/A
125	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$318	\$21,432	\$20,457	6433.02%
126	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$0	\$31	\$0	\$44	141.94%
127	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
128	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTS	0.00%	\$0	\$0	\$4,048	-\$7,561	N/A
129	NATIONWIDE AGRIBUSINESS INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
130	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$3	N/A

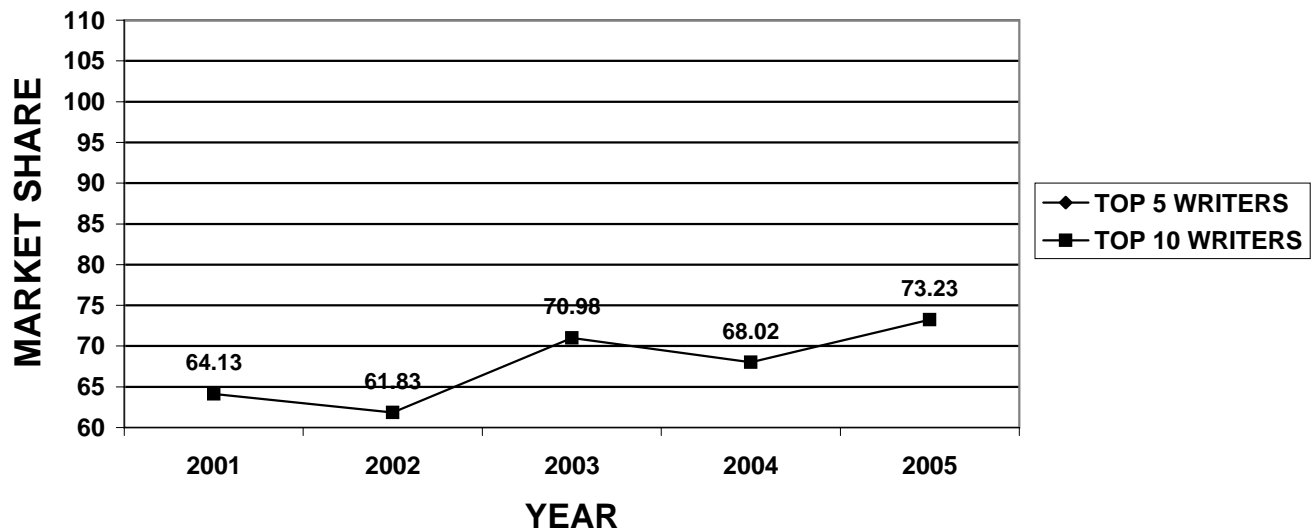
**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DWELLING FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$108	N/A
132	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$149	N/A
133	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$0	\$0	\$0	-\$3,513	N/A
134	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$10	N/A
135	SENTINEL INSURANCE COMPANY LTD	0.00%	\$0	\$0	\$0	\$209	N/A
136	TIG INSURANCE COMPANY	0.00%	\$0	\$13,787	\$0	\$58,196	422.11%
137	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$25	N/A
138	TRUMBULL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8	N/A
139	TWIN CITY FIRE INS CO	0.00%	\$0	\$0	\$0	-\$4,007	N/A
140	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	-\$3,130	N/A
141	UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$75,000	-\$85,675	N/A
142	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$323	N/A
143	WAUSAU UNDERWRITERS INS CO	0.00%	\$0	\$0	\$0	\$122	N/A
144	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	-\$12	-\$14	\$0	\$0	0.00%
145	AIU INSURANCE COMPANY	0.00%	-\$109	-\$109	\$0	\$0	0.00%
146	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.00%	-\$222	\$11,120	\$0	\$0	0.00%
147	BEAZLEY INSURANCE COMPANY INC	0.00%	-\$407	\$1,745	\$0	-\$9,566	-548.19%
148	METROPOLITAN PROPERTY & CASUALTY INS CO	0.00%	-\$981	\$3,143	\$15,405	\$644	20.49%
149	GLENS FALLS INSURANCE COMPANY THE	0.00%	-\$1,917	\$33,062	\$2,651	-\$29,784	-90.09%
150	GENERAL CASUALTY CO OF WISCONSIN	0.00%	-\$2,951	\$28,714	\$20,390	\$12,464	43.41%
TOTAL		100.00%	\$125,326,456	\$123,830,473	\$49,964,516	\$52,859,548	42.69%

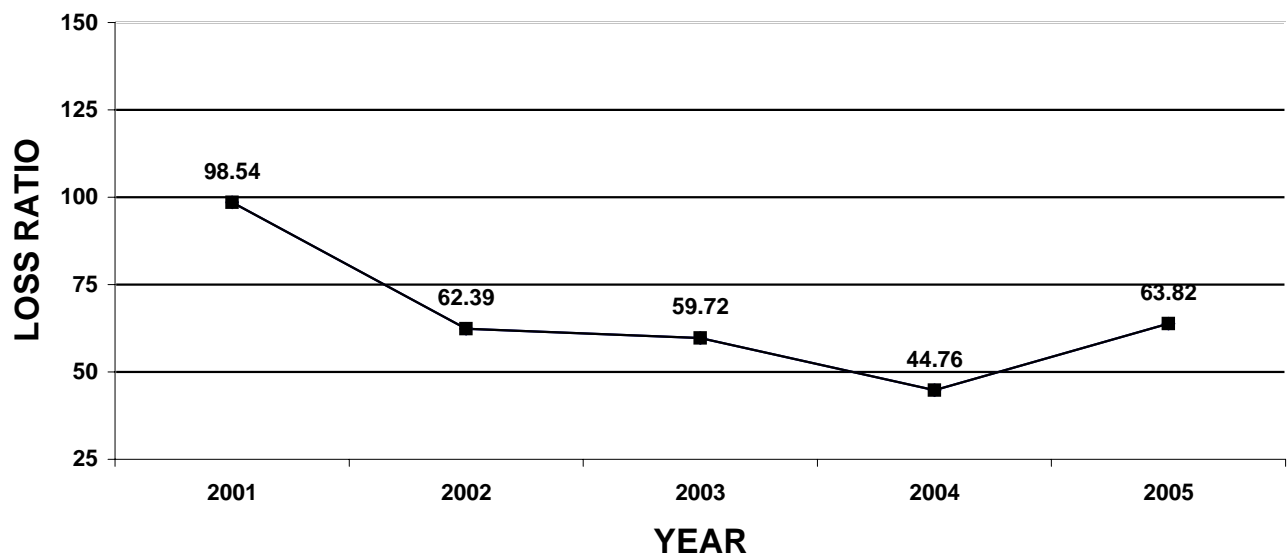


## MISSOURI DWELLING FIRE & ALLIED LINES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FACTORY MUTUAL INSURANCE COMPANY	22.69%	\$30,798,136	\$29,244,105	\$1,892,372	\$3,093,268	10.58%
2	LIBERTY MUTUAL FIRE INSURANCE CO	5.30%	\$7,190,208	\$4,565,379	\$1,370,079	\$1,531,983	33.56%
3	TRAVELERS PROPERTY CASUALTY COMPANY OF AMER	5.25%	\$7,127,961	\$6,322,303	\$11,555,782	-\$4,854,229	-76.78%
4	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	4.96%	\$6,737,418	\$7,094,518	\$818,129	\$2,286,133	32.22%
5	AFFILIATED FM INSURANCE COMPANY	4.11%	\$5,581,007	\$5,516,767	\$2,340,891	\$877,905	15.91%
6	UNITED FIRE AND CASUALTY COMPANY	3.88%	\$5,267,845	\$5,131,910	\$1,067,366	\$932,358	18.17%
7	TRAVELERS INDEMNITY COMPANY	3.86%	\$5,237,647	\$4,599,376	\$1,045,250	\$1,256,827	27.33%
8	STATE AUTO PROPERTY & CASUALTY INS CO	2.79%	\$3,788,708	\$4,048,940	\$366,757	\$361,400	8.93%
9	RSUI INDEMNITY COMPANY	2.73%	\$3,709,061	\$2,025,837	\$12,200	\$352,951	17.42%
10	CONTINENTAL CASUALTY COMPANY	2.65%	\$3,603,626	\$3,259,905	\$281,566	\$2,176,312	66.76%
11	HARTFORD FIRE INSURANCE COMPANY	2.39%	\$3,246,357	\$3,300,633	\$286,701	\$185,247	5.61%
12	UNIVERSAL UNDERWRITERS INS CO	2.19%	\$2,976,898	\$3,167,401	\$822,404	\$787,376	24.86%
13	FEDERATED MUTUAL INSURANCE COMPANY	1.91%	\$2,599,657	\$2,701,117	-\$20,515	-\$147,213	-5.45%
14	GENERAL INSURANCE CO OF AMERICA	1.88%	\$2,558,371	\$2,556,432	\$743,105	\$1,062,841	41.58%
15	EMPLOYERS MUTUAL CASUALTY COMPANY	1.62%	\$2,204,710	\$2,306,275	\$1,348,165	\$517,646	22.45%
16	AMERICAN GUARANTEE & LIABILITY INS CO	1.62%	\$2,195,578	\$2,371,472	\$338,984	-\$17,699	-0.75%
17	XL INSURANCE AMERICA INC	1.48%	\$2,009,988	\$1,900,937	\$1,334,676	\$183,259	9.64%
18	CINCINNATI INS CO THE	1.46%	\$1,985,838	\$1,952,461	\$228,763	\$61,816	3.17%
19	DISCOVER PROPERTY AND CASUALTY INS CO	1.45%	\$1,969,681	\$1,958,884	\$2,334,718	\$636,832	32.51%
20	ST PAUL FIRE & MARINE INSURANCE CO	1.39%	\$1,887,856	\$2,896,483	\$1,529,865	\$138,947	4.80%
21	BENCHMARK INSURANCE COMPANY	1.36%	\$1,842,637	\$1,749,756	\$245,510	\$197,746	11.30%
22	WESTPORT INSURANCE CORPORATION	1.31%	\$1,775,314	\$2,341,991	\$518,980	\$776,795	33.17%
23	NORTH AMERICAN SPECIALTY INS CO	1.26%	\$1,716,055	\$1,817,947	\$366,233	\$161,908	8.91%
24	GREAT AMERICAN ASSURANCE COMPANY	1.17%	\$1,591,439	\$1,500,957	\$341,148	\$1,488,546	99.17%
25	ARCH INSURANCE COMPANY	1.13%	\$1,532,615	\$1,069,636	\$28,558	\$179,267	16.76%
26	ADDISON INSURANCE COMPANY	1.05%	\$1,429,270	\$1,372,357	\$193,996	\$282,171	20.56%
27	GREENWICH INSURANCE COMPANY	0.85%	\$1,150,052	\$1,150,060	\$707,207	\$1,774,330	154.28%
28	ZURICH AMERICAN INSURANCE COMPANY	0.79%	\$1,071,749	\$1,001,163	\$603,968	\$592,023	59.13%
29	SHELTER MUTUAL INSURANCE CO	0.66%	\$897,532	\$892,117	\$362,227	\$390,284	43.75%
30	SENTRY INSURANCE A MUTUAL COMPANY	0.66%	\$896,666	\$862,708	\$222,096	\$276,967	32.10%
31	ACUITY A MUTUAL INSURANCE COMPANY	0.64%	\$870,541	\$707,388	\$24,481	\$95,855	13.55%
32	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.60%	\$817,931	\$2,149,150	\$596,849	\$22,848	1.06%
33	FEDERATED SERVICE INSURANCE COMPANY	0.56%	\$758,611	\$844,778	\$105,086	\$123,360	14.60%
34	ST PAUL MERCURY INSURANCE COMPANY	0.54%	\$734,062	\$1,124,744	\$93,368	\$153,360	13.64%
35	OAK RIVER INSURANCE COMPANY	0.47%	\$643,202	\$619,703	\$408,894	\$561,892	90.67%
36	ST PAUL GUARDIAN INSURANCE COMPANY	0.47%	\$641,999	\$665,781	\$362,593	\$518,082	77.82%
37	COLUMBIA MUTUAL INSURANCE CO	0.42%	\$564,920	\$576,772	\$27,671	\$25,520	4.42%
38	AXIS REINSURANCE COMPANY	0.41%	\$560,423	\$536,545	\$22,200	-\$75,888	-14.14%
39	SENTRY SELECT INSURANCE COMPANY	0.41%	\$558,370	\$633,357	\$116,663	-\$221,423	-34.96%
40	FIREMANS FUND INSURANCE COMPANY	0.41%	\$552,856	\$546,120	\$245,024	\$271,124	49.65%
41	AMERICAN MODERN HOME INSURANCE CO	0.39%	\$528,812	\$534,516	\$87,887	\$102,964	19.26%
42	SHELTER GENERAL INS CO	0.38%	\$512,201	\$479,586	\$318,856	\$358,188	74.69%
43	CAMERON MUTUAL INSURANCE COMPANY	0.36%	\$485,950	\$485,478	\$138,325	\$34,169	7.04%
44	MISSOURI PROPERTY INS PLACEMENT FACILIT	0.34%	\$456,479	\$479,186	\$141,777	\$116,359	24.28%
45	COOPERATIVE MUTUAL INSURANCE COMPANY	0.33%	\$452,779	\$449,405	\$208,515	\$1,037,410	230.84%
46	GREAT AMERICAN INSURANCE COMPANY	0.33%	\$445,690	\$445,684	\$50,448	\$232,370	52.14%
47	AUTO OWNERS INSURANCE COMPANY	0.31%	\$420,938	\$412,735	\$63,769	\$38,275	9.27%
48	AMERICAN FAMILY MUTUAL INS CO	0.29%	\$392,612	\$372,197	\$30,471	\$26,208	7.04%
49	VERLAN FIRE INSURANCE COMPANY	0.27%	\$372,871	\$352,699	\$0	\$100,000	28.35%
50	CONSUMERS INSURANCE USA INC	0.27%	\$365,844	\$176,071	\$6,437	\$6,437	3.66%
51	FARMERS ALLIANCE MUTUAL INS CO	0.27%	\$361,995	\$367,005	\$441,858	\$280,552	76.44%
52	PEERLESS INSURANCE COMPANY	0.26%	\$354,249	\$341,650	-\$117,512	-\$120,795	-35.36%
53	GUIDEONE ELITE INSURANCE COMPANY	0.26%	\$350,883	\$341,959	\$0	\$10,498	3.07%
54	FIDELITY & GUARANTY INS UNDERWRITERS	0.26%	\$346,996	\$462,758	\$277,699	\$138,778	29.99%
55	STATE AUTOMOBILE MUTUAL INS CO	0.24%	\$320,031	\$280,985	\$115,564	-\$49,803	-17.72%
56	LUMBERMENS UNDERWRITING ALLIANCE	0.23%	\$318,479	\$302,864	\$74,915	\$77,175	25.48%
57	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.22%	\$295,674	\$272,707	\$18,844	-\$156,635	-57.44%
58	SELECTIVE INSURANCE CO OF S CAROLINA	0.21%	\$287,758	\$242,923	\$0	\$4,280	1.76%
59	EMPIRE FIRE AND MARINE INSURANCE CO	0.21%	\$287,710	\$289,283	\$70,046	\$62,197	21.50%
60	OWNERS INSURANCE COMPANY	0.20%	\$269,463	\$244,945	\$33,234	\$32,899	13.43%
61	AMCO INSURANCE COMPANY	0.18%	\$250,902	\$182,658	\$0	\$26,184	14.33%
62	FIDELITY AND GUARANTY INSURANCE COMPANY	0.18%	\$243,567	\$333,081	\$735,496	-\$150,984	-45.33%
63	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.17%	\$227,515	\$247,937	\$0	\$956,094	385.62%
64	UNITED STATES FIDELITY & GUARANTY CO	0.16%	\$211,544	\$352,907	\$573,714	\$469,712	133.10%
65	TRAVELERS INDEMNITY CO OF AMERICA	0.15%	\$210,160	\$149,262	\$0	\$35,023	23.46%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

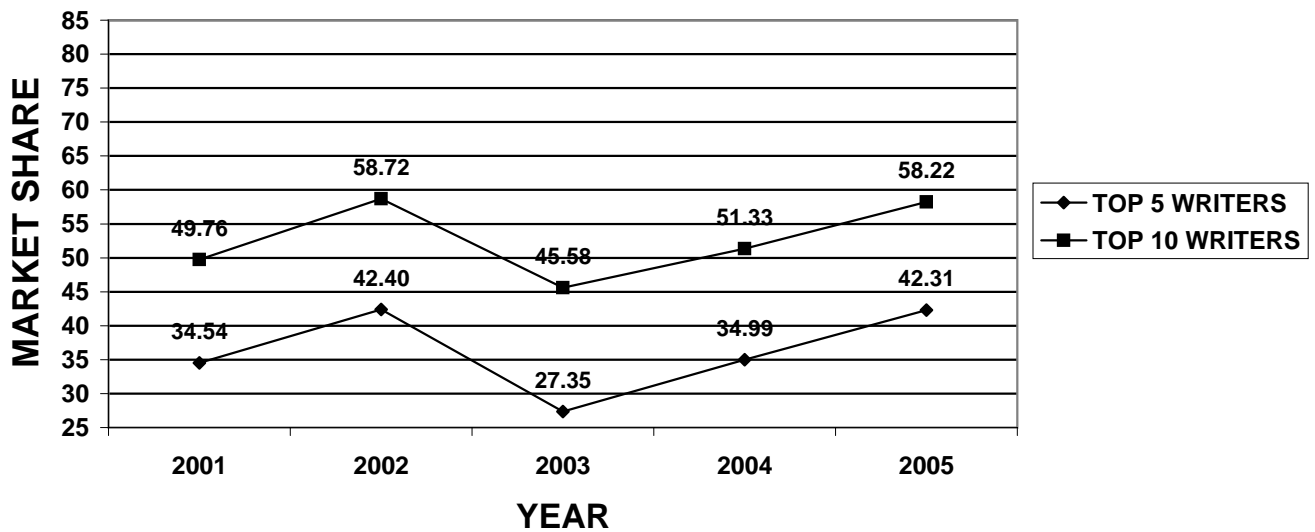
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	FIREMENS INS COMPANY OF NEWARK NEW JERSEY	0.14%	\$191,535	\$188,634	\$93,845	-\$162,248	-86.01%
67	NATIONAL FARMERS UNION PRO & CAS CO	0.14%	\$186,824	\$188,627	\$132,158	\$132,547	70.27%
68	FIDELITY AND DEPOSIT CO MARYLAND	0.13%	\$176,860	\$192,789	\$0	-\$325,656	-168.92%
69	ATLANTIC SPECIALTY INSURANCE COMPANY	0.11%	\$155,244	\$158,093	\$30,801	\$33,556	21.23%
70	CLARENDON NATIONAL INS CO	0.11%	\$151,192	\$82,644	\$0	-\$10,471	-12.67%
71	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.11%	\$147,177	\$140,555	\$112,915	\$96,779	68.85%
72	NETHERLANDS INSURANCE COMPANY THE	0.11%	\$146,965	\$49,921	\$0	-\$686	-1.37%
73	MIDWESTERN INDEMNITY COMPANY THE	0.10%	\$140,874	\$177,028	\$33,446	\$35,656	20.14%
74	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.10%	\$138,504	\$121,605	\$3,231	\$2,458	2.02%
75	STATE NATIONAL INSURANCE COMPANY INC	0.10%	\$137,797	\$147,101	\$7,680	-\$212,005	-144.12%
76	UNITED STATES LIABILITY INSURANCE CO	0.09%	\$126,898	\$114,511	\$40,153	\$46,393	40.51%
77	QUANTA INDEMNITY COMPANY	0.09%	\$120,138	\$23,989	\$0	-\$4,558	-19.00%
78	PHOENIX INSURANCE COMPANY THE	0.08%	\$114,686	\$109,982	\$2,010	-\$6,246	-5.68%
79	GENERAL CASUALTY CO OF WISCONSIN	0.08%	\$114,041	\$112,184	\$7,687	\$19,592	17.46%
80	AMERICAN AUTOMOBILE INSURANCE CO	0.08%	\$108,600	\$97,806	\$93,496	-\$230,626	-235.80%
81	GUIDEONE MUTUAL INSURANCE COMPANY	0.08%	\$103,525	\$102,933	\$9,615	\$8,024	7.80%
82	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.07%	\$93,881	\$85,102	\$0	\$19,130	22.48%
83	BALBOA INSURANCE COMPANY	0.07%	\$91,656	\$51,395	\$0	\$0	0.00%
84	LITITZ MUTUAL INSURANCE COMPANY	0.06%	\$87,853	\$91,302	\$3,620	\$1,310	1.43%
85	BITUMINOUS CASUALTY CORPORATION	0.06%	\$83,024	\$84,397	\$0	\$11,000	13.03%
86	AMERICAN INSURANCE COMPANY THE	0.06%	\$76,734	\$75,775	\$0	\$7,699	10.16%
87	STONINGTON INSURANCE COMPANY	0.05%	\$73,811	\$65,532	\$11,037	\$18,661	28.48%
88	AMERICAN STATES INSURANCE COMPANY	0.05%	\$73,451	\$72,050	\$41,660	\$35,751	49.62%
89	GUIDEONE AMERICA INSURANCE COMPANY	0.05%	\$72,295	\$131,190	\$0	-\$3,813	-2.91%
90	SECURA INSURANCE A MUTUAL COMPANY	0.05%	\$69,179	\$45,738	\$0	\$1,003	2.19%
91	CONTINENTAL INSURANCE COMPANY THE	0.05%	\$68,596	\$43,648	\$0	-\$28,161	-64.52%
92	VALLEY FORGE INSURANCE COMPANY	0.05%	\$64,618	\$21,599	\$0	\$212,357	983.18%
93	CHARTER OAK FIRE INSURANCE CO THE	0.05%	\$64,214	\$35,947	\$0	-\$5,252	-14.61%
94	GERLING AMERICA INSURANCE COMPANY	0.04%	\$60,355	\$43,078	\$0	-\$124,535	-289.09%
95	FIRST SPECIALTY INSURANCE CORPORATION	0.04%	\$59,384	\$59,354	\$3,245	\$2,559	4.31%
96	SECURITY NATIONAL INSURANCE COMPANY	0.04%	\$57,901	\$44,484	\$0	-\$169	-0.38%
97	ST PAUL PROTECTIVE INSURANCE COMPANY	0.04%	\$53,910	\$10,988	\$0	\$2,560	23.30%
98	RLI INSURANCE COMPANY	0.04%	\$51,473	\$87,371	\$19,604	\$19,366	22.17%
99	NORTH POINTE INSURANCE COMPANY	0.04%	\$49,373	\$15,854	\$0	\$0	0.00%
100	CAPITOL INDEMNITY CORPORATION	0.03%	\$47,221	\$29,936	\$0	\$727	2.43%
101	PENN AMERICA INS CO	0.03%	\$44,735	\$32,409	\$0	\$1,804	5.57%
102	TRINITY UNIVERSAL INSURANCE COMPANY	0.03%	\$42,487	\$51,635	\$0	-\$3,886	-7.53%
103	CONTINENTAL WESTERN INSURANCE CO	0.03%	\$40,525	\$49,329	\$0	\$0	0.00%
104	NORTHLAND INSURANCE COMPANY	0.03%	\$38,662	\$70,055	\$47,779	\$657,116	938.00%
105	FARMERS INSURANCE EXCHANGE	0.03%	\$34,698	\$34,975	\$0	-\$909	-2.60%
106	NATIONAL SURETY CORPORATION	0.02%	\$32,387	\$45,602	\$0	-\$233	-0.51%
107	DIAMOND STATE INSURANCE COMPANY	0.02%	\$27,873	\$29,696	\$0	-\$6,909	-23.27%
108	SELECTIVE INS CO OF THE SOUTHEAST	0.02%	\$27,773	\$25,413	\$4,323	\$4,549	17.90%
109	OHIO CASUALTY INSURANCE COMPANY	0.02%	\$26,801	\$30,317	\$0	\$1,098	3.62%
110	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.02%	\$26,691	\$22,958	\$0	-\$1,262	-5.50%
111	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.02%	\$24,289	\$29,317	\$98	-\$1,477	-5.04%
112	STAR INSURANCE COMPANY	0.02%	\$24,246	\$24,112	\$16,867	\$18,606	77.16%
113	WEST AMERICAN INSURANCE COMPANY	0.01%	\$16,177	\$9,001	\$15,238	\$20,142	223.78%
114	AMERISURE MUTUAL INSURANCE COMPANY	0.01%	\$15,613	\$17,406	\$0	-\$637	-3.66%
115	WAUSAU BUSINESS INSURANCE COMPANY	0.01%	\$15,059	\$11,304	\$0	\$110	0.97%
116	ALEA NORTH AMERICA INSURANCE COMPANY	0.01%	\$14,944	\$30,581	\$0	\$4,757	15.56%
117	ALLSTATE INSURANCE COMPANY	0.01%	\$12,917	\$12,608	\$603	\$618	4.90%
118	LIBERTY MUTUAL INSURANCE COMPANY	0.01%	\$12,703	\$17,668	\$49,237	\$44,165	249.97%
119	AMERICAN CASUALTY CO OF READING PA	0.01%	\$10,854	\$15,363	\$0	\$3,195	20.80%
120	HANOVER INSURANCE COMPANY THE	0.01%	\$10,713	\$18,665	\$0	-\$256	-1.37%
121	COLONIAL AMERICAN CASUALTY AND SURETY C	0.01%	\$8,400	-\$760	\$0	\$1,088	-143.16%
122	MARKEL INSURANCE COMPANY	0.01%	\$7,160	\$7,160	\$0	\$46	0.64%
123	KEMPER INDEPENDENCE INSURANCE COMPANY	0.01%	\$7,023	\$6,690	\$0	-\$2,029	-30.33%
124	AMERICAN ALTERNATIVE INS CORP	0.00%	\$5,815	\$876	\$0	-\$2,852	-325.57%
125	MUTUALAID EXCHANGE	0.00%	\$5,156	\$7,711	\$0	\$579	7.51%
126	SUA INSURANCE COMPANY	0.00%	\$4,574	\$1,318	\$0	\$132	10.02%
127	MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	0.00%	\$4,402	\$3,973	\$0	\$163	4.10%
128	TRUCK INSURANCE EXCHANGE	0.00%	\$4,153	\$4,538	\$0	-\$493	-10.86%
129	UNIVERSAL UNDERWRITERS OF TEXAS INS CO	0.00%	\$4,107	\$4,107	\$0	\$52	1.27%
130	NORTHFIELD INSURANCE COMPANY	0.00%	\$4,000	\$4,167	\$0	-\$471	-11.30%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

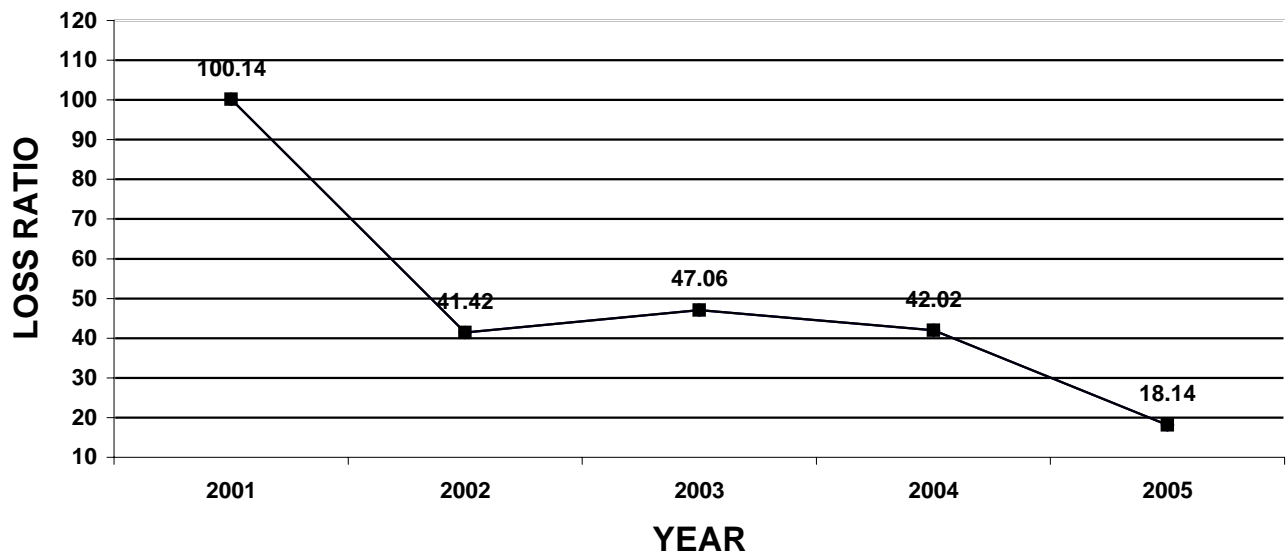
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$3,597	\$2,153	\$0	\$149	6.92%
132	NATIONAL AMERICAN INSURANCE COMPANY	0.00%	\$2,665	\$1,823	\$3,539	\$3,539	194.13%
133	HARTFORD CASUALTY INS CO	0.00%	\$2,319	\$2,140	\$0	-\$18,749	-876.12%
134	LIBERTY INSURANCE CORPORATION	0.00%	\$1,941	\$490	\$0	\$8	1.63%
135	GRINNELL MUTUAL REINSURANCE COMPANY	0.00%	\$1,761	\$810	\$0	\$4	0.49%
136	TRANSPORTATION INSURANCE COMPANY	0.00%	\$1,387	\$1,669	\$0	\$0	0.00%
137	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$1,075	\$1,561	\$0	\$0	0.00%
138	MASSACHUSETTS BAY INS CO	0.00%	\$919	\$898	\$0	-\$265	-29.51%
139	SAFECO INSURANCE CO OF AMERICA	0.00%	\$830	\$544	\$0	-\$157	-28.86%
140	FARMLAND MUTUAL INSURANCE COMPANY	0.00%	\$828	\$568	\$0	-\$616	-108.45%
141	CUMIS INSURANCE SOCIETY INC	0.00%	\$541	\$464	\$0	\$0	0.00%
142	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$455	\$481	\$0	\$3	0.62%
143	WESTFIELD INSURANCE COMPANY	0.00%	\$428	\$287	\$0	\$86	29.97%
144	PEERLESS INDEMNITY INSURANCE COMPANY	0.00%	\$273	\$10	\$0	\$0	0.00%
145	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$167	\$90	\$0	\$1	1.11%
146	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$123	\$44,931	\$0	\$0	0.00%
147	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$70	\$37	\$0	\$11	29.73%
148	INTERSTATE INDEMNITY COMPANY	0.00%	\$18	-\$1,959	\$0	-\$613	31.29%
149	FIRST FINANCIAL INSURANCE COMPANY	0.00%	\$3	\$17	\$3	-\$44	-258.82%
150	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$0	\$0	\$82	N/A
151	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$52	N/A
152	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$484	N/A
153	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	\$0	N/A
154	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$6	N/A
155	ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$46	N/A
156	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$78	N/A
157	AXA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$22	N/A
158	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$0	\$0	\$0	-\$1,300	N/A
159	COMMERCIAL GUARANTY CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$1	N/A
160	COREGIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$158	N/A
161	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$101	N/A
162	FEDERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,367	N/A
163	GE REINSURANCE CORPORATION	0.00%	\$0	\$0	\$23,000	\$23,000	N/A
164	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A
165	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$25	N/A
166	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$333	N/A
167	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$79	N/A
168	LIBERTY INSURANCE UNDERWRITERS INC.	0.00%	\$0	\$0	\$0	-\$39,738	N/A
169	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	-\$52	\$0	\$594	-1142.31%
170	MARYLAND CASUALTY COMPANY	0.00%	\$0	\$124	\$0	-\$11,028	-8893.55%
171	MICHIGAN MILLERS MUTUAL INS CO	0.00%	\$0	\$0	\$32,138	\$41,438	N/A
172	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$199	N/A
173	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	-\$1	N/A
174	OLD REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,060	N/A
175	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$84	N/A
176	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	-\$600	-\$403	N/A
177	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
178	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	\$10	N/A
179	QBE INSURANCE CORPORATION	0.00%	\$0	\$2,634	\$0	-\$11,762	-446.55%
180	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$0	\$0	-\$1,619	N/A
181	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$12	N/A
182	T H E INSURANCE COMPANY	0.00%	\$0	\$117	\$0	\$0	0.00%
183	TRANSCONTINENTAL INSURANCE COMPANY	0.00%	\$0	-\$53	\$0	\$0	0.00%
184	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$94,729	N/A
185	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$168	N/A
186	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$38	N/A
187	TRAVELERS CASUALTY INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$7	N/A
188	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,423	N/A
189	WAUSAU UNDERWRITERS INS CO	0.00%	-\$211	\$4,564	\$0	-\$300	-6.57%
190	UNITED FIRE & INDEMNITY COMPANY	0.00%	-\$1,324	\$87,730	\$2,687	-\$43,424	-49.50%
191	AXA RE PROPERTY AND CASUALTY INSURANCE CO	0.00%	-\$5,923	\$2,812	\$330,142	-\$576,088	-20486.77%
192	INSURANCE CORPORATION OF HANNOVER	-0.04%	-\$57,965	\$134,512	\$203,716	\$667,414	496.17%
193	FAIRMONT SPECIALTY INSURANCE COMPANY	-0.11%	-\$145,233	-\$112,872	\$1,112,500	\$1,101,267	-975.68%
194	ROYAL INDEMNITY COMPANY	-0.16%	-\$222,127	-\$209,686	\$77,496	-\$215,565	102.80%
TOTAL		100.00%	\$135,755,240	\$131,372,826	\$41,125,322	\$23,826,255	18.14%

## MISSOURI COMMERCIAL FIRE & ALLIED LINES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

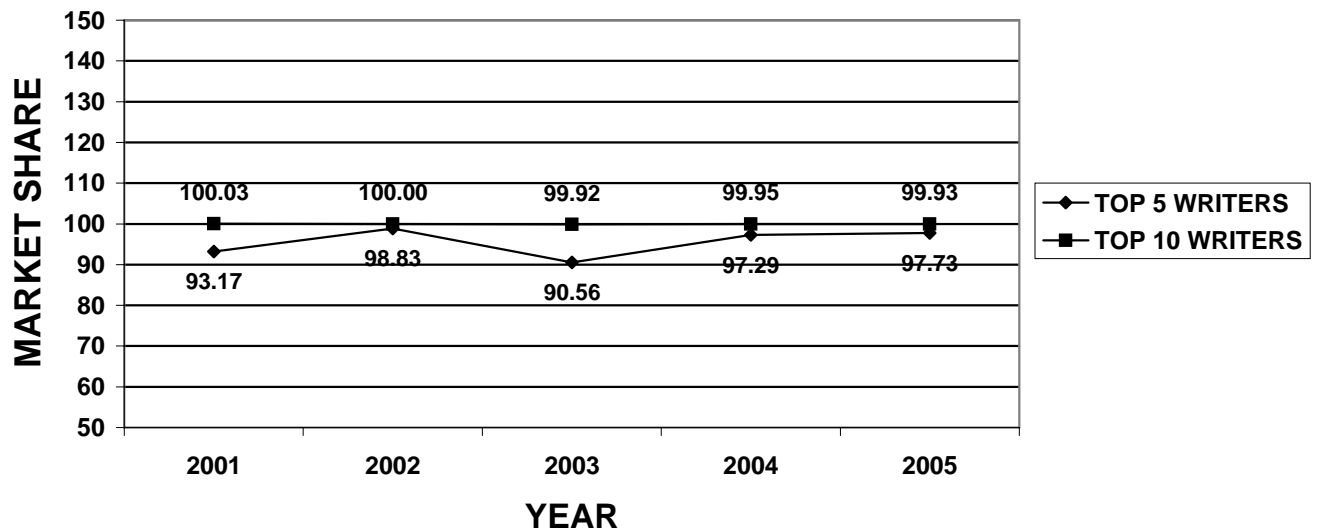


**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FARM FIRE & ALLIED LINES**

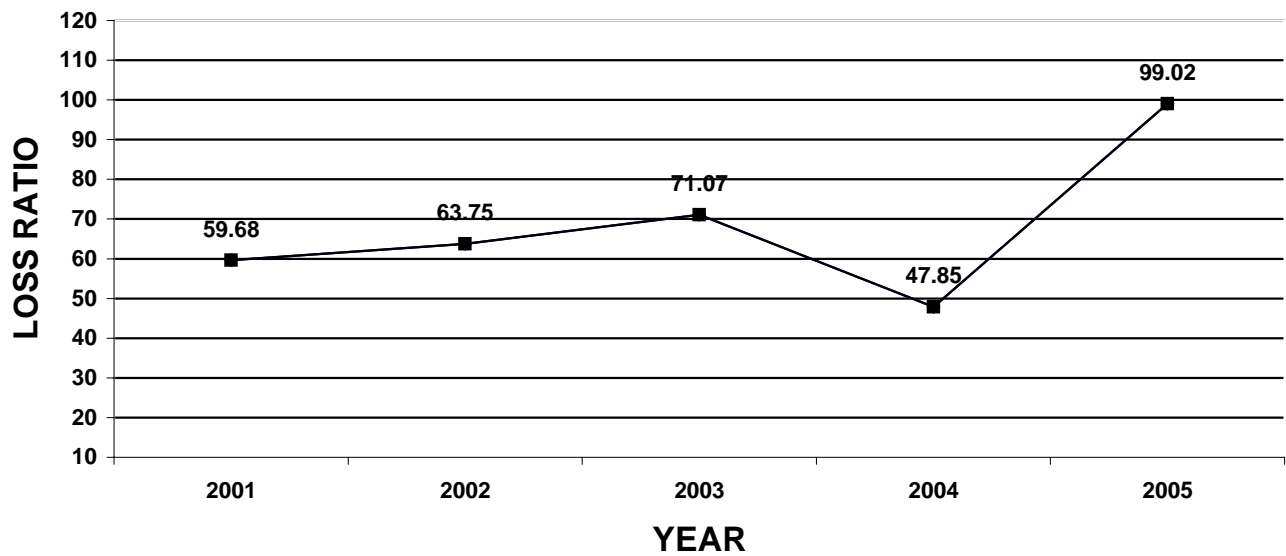
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	NAU COUNTRY INSURANCE COMPANY	60.86%	\$6,263,215	\$5,920,797	\$8,499,692	\$8,343,002	140.91%
2	SHELTER MUTUAL INSURANCE CO	17.84%	\$1,836,448	\$1,827,979	\$674,031	\$726,240	39.73%
3	STONINGTON INSURANCE COMPANY	12.69%	\$1,306,207	\$1,303,467	\$35,044	\$326,482	25.05%
4	CAMERON MUTUAL INSURANCE COMPANY	3.35%	\$344,596	\$352,214	\$175,703	\$159,448	45.27%
5	COLUMBIA MUTUAL INSURANCE CO	2.99%	\$307,509	\$306,016	\$107,046	\$107,009	34.97%
6	AMERICAN ALTERNATIVE INS CORP	1.71%	\$176,093	\$176,093	\$81,368	\$186,447	105.88%
7	MISSOURI PROPERTY INS PLACEMENT FACILIT	0.24%	\$24,792	\$23,716	\$166	\$166	0.70%
8	MUTUALAID EXCHANGE	0.15%	\$15,192	\$14,870	\$2,279	-\$982	-6.60%
9	EMPIRE FIRE AND MARINE INSURANCE CO	0.05%	\$5,625	\$5,625	\$0	\$223	3.96%
10	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.05%	\$4,909	\$4,954	\$0	\$0	0.00%
11	LITITZ MUTUAL INSURANCE COMPANY	0.04%	\$4,048	\$3,686	\$0	-\$4	-0.11%
12	WESTFIELD INSURANCE COMPANY	0.03%	\$3,130	\$3,130	\$1,121	\$1,335	42.65%
13	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$266	\$117	\$0	\$0	0.00%
14	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$223	N/A
15	SHELTER GENERAL INS CO	0.00%	\$0	\$3,032	\$0	-\$74	-2.44%
16	WAUSAU UNDERWRITERS INS CO	0.00%	\$0	\$409	\$0	\$0	0.00%
	TOTAL	100.00%	\$10,292,030	\$9,946,105	\$9,576,450	\$9,849,069	99.02%

## MISSOURI FARM FIRE & ALLIED LINES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



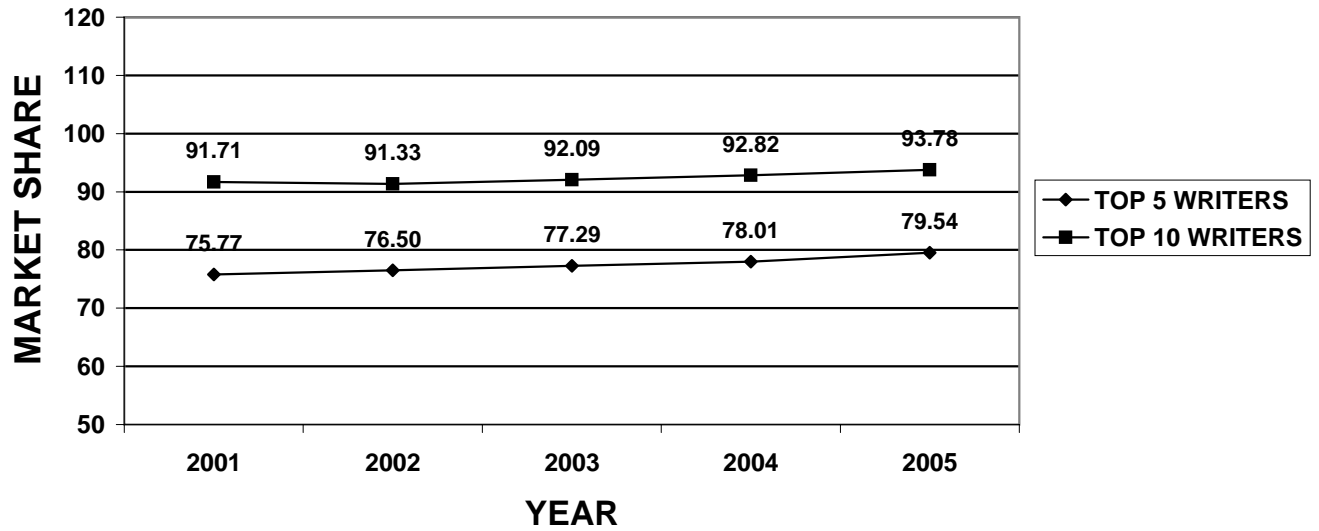
**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FARMOWNERS MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FARM BUREAU TOWN & COUNTRY INS CO OF MO	24.42%	\$22,565,725	\$22,376,378	\$12,381,448	\$12,047,128	53.84%
2	AMERICAN FAMILY MUTUAL INS CO	23.52%	\$21,736,683	\$20,842,101	\$7,463,451	\$7,486,221	35.92%
3	SHELTER MUTUAL INSURANCE CO	15.17%	\$14,017,139	\$14,002,331	\$6,039,481	\$5,328,374	38.05%
4	STATE FARM FIRE AND CASUALTY COMPANY	11.87%	\$10,965,121	\$10,464,368	\$5,516,827	\$7,888,330	75.38%
5	NATIONWIDE MUTUAL INSURANCE COMPANY	4.56%	\$4,213,977	\$3,939,787	\$1,040,071	\$1,364,870	34.64%
6	CAMERON MUTUAL INSURANCE COMPANY	4.18%	\$3,864,178	\$3,846,978	\$1,698,554	\$1,896,976	49.31%
7	ONEBEACON INSURANCE COMPANY	3.71%	\$3,430,941	\$3,681,763	\$1,514,282	\$1,759,677	47.79%
8	COLUMBIA MUTUAL INSURANCE CO	2.35%	\$2,176,054	\$2,156,929	\$774,718	\$682,885	31.66%
9	FARMERS ALLIANCE MUTUAL INS CO	2.18%	\$2,013,303	\$2,035,099	\$1,373,471	\$1,497,176	73.57%
10	AMERICAN STATES INSURANCE COMPANY	1.81%	\$1,671,637	\$1,693,739	\$709,951	\$965,154	56.98%
11	INDEMNITY INSURANCE CO OF NORTH AMERICA	1.36%	\$1,252,294	\$1,187,453	\$1,354,345	\$952,619	80.22%
12	COLUMBIA NATIONAL INSURANCE COMPANY	1.07%	\$986,185	\$997,649	\$501,042	\$358,730	35.96%
13	AMERICAN RELIABLE INSURANCE COMPANY	0.41%	\$378,086	\$383,988	\$64,577	\$95,902	24.98%
14	CHARTER OAK FIRE INSURANCE CO THE	0.36%	\$337,122	\$279,685	\$89,322	\$139,142	49.75%
15	AMERICAN INSURANCE COMPANY THE	0.33%	\$304,419	\$102,746	\$98,730	\$111,926	108.93%
16	FIREMANS FUND INSURANCE COMPANY	0.32%	\$292,557	\$548,444	\$151,377	\$158,835	28.96%
17	ROCKFORD MUTUAL INSURANCE COMPANY	0.31%	\$288,329	\$297,630	\$3,787	\$3,787	1.27%
18	AMERICAN BANKERS INS CO OF FLORIDA	0.28%	\$258,836	\$200,015	\$6,981	\$25,991	12.99%
19	MUTUALAID EXCHANGE	0.23%	\$211,483	\$204,789	\$298,708	\$349,232	170.53%
20	TRAVELERS INDEMNITY COMPANY	0.21%	\$198,059	\$153,936	\$177,661	\$128,380	83.40%
21	NATIONAL SURETY CORPORATION	0.20%	\$188,882	\$99,506	\$29,758	\$40,993	41.20%
22	PRODUCERS AGRICULTURE INSURANCE CO	0.20%	\$187,273	\$187,273	\$51,939	\$52,941	28.27%
23	DIAMOND STATE INSURANCE COMPANY	0.20%	\$182,137	\$183,344	\$32,840	\$158,556	86.48%
24	TRAVELERS INDEMNITY CO OF AMERICA	0.16%	\$146,084	\$104,008	\$21,198	\$38,158	36.69%
25	PROPERTY & CASUALTY INS CO OF HARTFORD	0.12%	\$107,048	\$111,282	\$18,037	\$69,373	62.34%
26	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.09%	\$84,468	\$51,744	\$86,415	\$92,945	179.62%
27	MARKEL INSURANCE COMPANY	0.09%	\$80,474	\$82,982	\$119,421	\$107,195	129.18%
28	GREAT AMERICAN INSURANCE COMPANY	0.08%	\$77,003	\$62,699	\$1,136	\$2,998	4.78%
29	AMERICAN ECONOMY INSURANCE COMPANY	0.06%	\$58,843	\$8,641	\$0	\$349	4.04%
30	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.05%	\$46,950	\$70,432	\$30,174	\$494	0.70%
31	STARNET INSURANCE COMPANY	0.05%	\$43,840	\$48,819	\$0	\$20,116	41.21%
32	GREAT AMERICAN ASSURANCE COMPANY	0.03%	\$29,105	\$33,784	\$30,712	\$3,248	9.61%
33	ASSOCIATED INDEMNITY CORPORATION	0.01%	\$6,120	\$766	\$0	\$188	24.54%
34	AMERICAN CENTRAL INSURANCE COMPANY	0.00%	\$4,247	\$4,247	\$334	-\$62,125	-1462.80%
35	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	\$0	\$0	\$0	\$204	N/A
36	CLARENDON NATIONAL INS CO	0.00%	\$0	\$0	\$319,445	-\$4,096,032	N/A
37	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$516	N/A
38	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$41,859	N/A
39	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$0	\$2	N/A
40	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A
41	HARTFORD CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$24	N/A
42	HARTFORD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,671	N/A
43	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$5,000	\$69,997	N/A
44	MILLERS FIRST INSURANCE COMANY	0.00%	\$0	\$0	\$35,000	-\$5,000	N/A
45	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$10	N/A
46	NAU COUNTRY INSURANCE COMPANY	0.00%	\$0	\$0	\$662,356	\$477,795	N/A
47	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$3,121	\$3,108	N/A
48	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$525	\$8,949	N/A
49	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	\$2	N/A
50	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
51	STATE FARM GENERAL INSURANCE CO	0.00%	\$0	\$0	-\$67	-\$67	N/A
52	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$2	N/A
53	TWIN CITY FIRE INS CO	0.00%	\$0	\$0	\$0	-\$2,440	N/A
54	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	-\$20	N/A
55	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
TOTAL		100.00%	\$92,404,602	\$90,445,335	\$42,706,128	\$40,177,217	44.42%

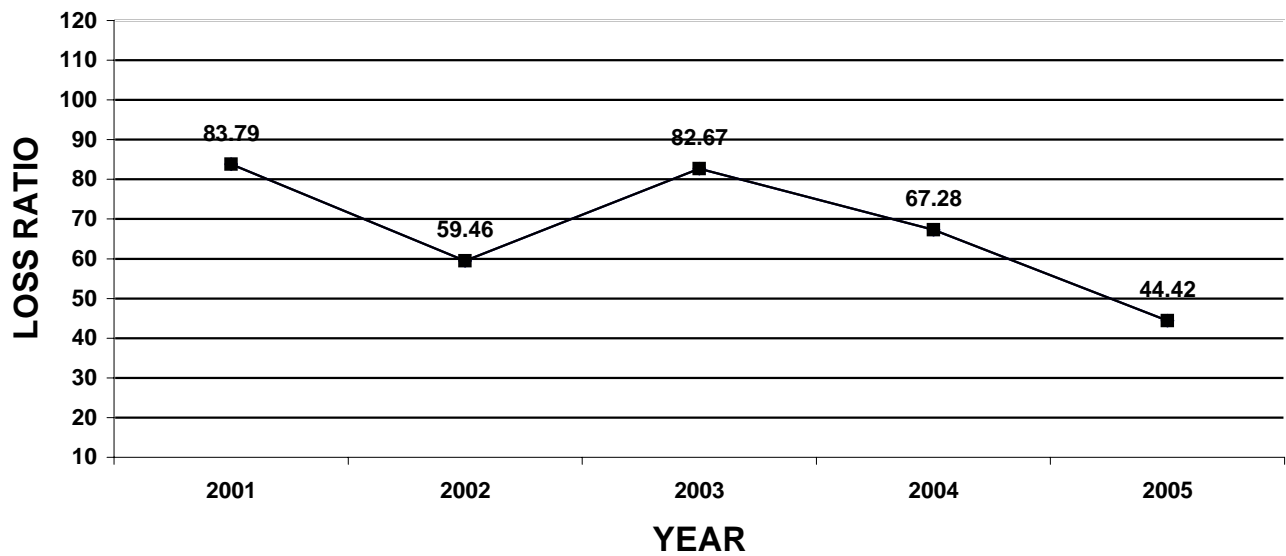


## MISSOURI FARMOWNERS MULTI-PERIL INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY COMPANY	25.45%	\$248,168,129	\$242,074,145	\$97,769,566	\$86,605,225	35.78%
2	AMERICAN FAMILY MUTUAL INS CO	20.27%	\$197,638,153	\$204,263,427	\$87,076,410	\$86,630,014	42.41%
3	SHELTER MUTUAL INSURANCE CO	6.61%	\$64,434,382	\$64,409,467	\$23,683,838	\$27,452,300	42.62%
4	MID CENTURY INSURANCE COMPANY	3.70%	\$36,116,150	\$34,296,082	\$11,724,803	\$10,455,455	30.49%
5	ALLSTATE INDEMNITY COMPANY	3.09%	\$30,165,965	\$31,783,685	\$11,260,352	\$12,640,167	39.77%
6	FIRE INSURANCE EXCHANGE	2.96%	\$28,893,415	\$29,244,969	\$9,696,956	\$8,720,989	29.82%
7	AUTO CLUB FAMILY INSURANCE COMPANY	2.80%	\$27,286,718	\$25,588,764	\$8,509,113	\$8,275,459	32.34%
8	ALLSTATE INSURANCE COMPANY	2.39%	\$23,274,031	\$24,390,674	\$8,904,989	\$9,405,482	38.56%
9	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.28%	\$22,258,226	\$22,437,970	\$10,624,364	\$8,196,896	36.53%
10	STANDARD FIRE INSURANCE COMPANY	1.88%	\$18,302,695	\$16,345,000	\$6,357,957	\$5,753,922	35.20%
11	LIBERTY MUTUAL FIRE INSURANCE CO	1.70%	\$16,563,081	\$16,244,649	\$6,800,592	\$5,758,127	35.45%
12	AMCO INSURANCE COMPANY	1.51%	\$14,713,823	\$13,805,792	\$4,781,534	\$4,795,779	34.74%
13	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.46%	\$14,208,303	\$13,760,908	\$4,254,228	\$4,169,288	30.30%
14	ALLSTATE PROPERTY & CASUALTY INS CO	1.31%	\$12,778,719	\$6,690,351	\$1,505,855	\$3,495,977	52.25%
15	ALLIED PROPERTY & CASUALTY INS CO	1.24%	\$12,117,682	\$11,578,617	\$4,673,052	\$4,781,225	41.29%
16	AUTO OWNERS INSURANCE COMPANY	1.19%	\$11,614,418	\$11,375,969	\$5,443,837	\$5,092,871	44.77%
17	CAMERON MUTUAL INSURANCE COMPANY	1.09%	\$10,670,959	\$10,332,302	\$4,916,815	\$5,311,965	51.41%
18	HARTFORD UNDERWRITERS INSURANCE CO	0.93%	\$9,034,828	\$9,368,292	\$3,331,420	\$3,478,711	37.13%
19	LITITZ MUTUAL INSURANCE COMPANY	0.85%	\$8,330,399	\$8,138,812	\$3,745,943	\$3,891,364	47.81%
20	AMERICAN AUTOMOBILE INSURANCE CO	0.85%	\$8,240,835	\$7,794,998	\$4,507,635	\$5,327,866	68.35%
21	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.84%	\$8,202,409	\$8,112,844	\$3,635,088	\$3,155,709	38.90%
22	GREAT NORTHERN INSURANCE COMPANY	0.82%	\$7,974,209	\$7,687,571	\$8,400,963	\$12,161,686	158.20%
23	FIDELITY NATIONAL INSURANCE COMPANY	0.73%	\$7,078,903	\$5,998,300	\$3,128,000	\$4,623,481	77.08%
24	COUNTRY MUTUAL INSURANCE COMPANY	0.69%	\$6,709,684	\$6,131,029	\$1,719,623	\$3,399,480	55.45%
25	USAA CASUALTY INSURANCE COMPANY	0.68%	\$6,665,834	\$6,255,409	\$1,798,443	\$2,284,458	36.52%
26	MIDWESTERN INDEMNITY COMPANY THE	0.67%	\$6,547,414	\$7,159,148	\$3,447,811	\$2,833,039	39.57%
27	PROPERTY & CASUALTY INS CO OF HARTFORD	0.59%	\$5,709,150	\$5,184,067	\$1,286,516	\$1,368,692	26.40%
28	CINCINNATI INS CO THE	0.56%	\$5,494,397	\$5,998,844	\$3,047,976	\$2,840,809	47.36%
29	ECONOMY PREMIER ASSURANCE COMPANY	0.54%	\$5,259,213	\$5,439,357	\$2,273,708	\$1,948,456	35.82%
30	STATE AUTO PROPERTY & CASUALTY INS CO	0.52%	\$5,069,551	\$5,167,286	\$2,775,877	\$2,132,110	41.26%
31	ENCOMPASS INDEMNITY COMPANY	0.47%	\$4,608,868	\$3,135,588	\$738,641	\$1,507,529	48.08%
32	METROPOLITAN PROPERTY & CASUALTY INS CO	0.45%	\$4,384,728	\$4,153,906	\$1,094,459	\$885,703	21.32%
33	FOREMOST INSURANCE CO	0.44%	\$4,251,319	\$5,026,012	\$2,496,508	\$2,067,308	41.13%
34	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.42%	\$4,055,182	\$3,297,380	\$863,375	\$1,104,697	33.50%
35	FIREMANS FUND INSURANCE COMPANY	0.39%	\$3,847,018	\$3,800,642	\$2,485,031	\$2,467,701	64.93%
36	HOMESITE INDEMNITY COMPANY	0.39%	\$3,780,186	\$3,068,025	\$1,400,227	\$2,344,597	76.42%
37	VIGILANT INSURANCE COMPANY	0.37%	\$3,642,286	\$3,739,663	\$1,726,664	\$1,577,500	42.18%
38	AUTOMOBILE INS CO OF HARTFORD CT	0.32%	\$3,125,998	\$3,494,446	\$2,448,639	\$1,620,478	46.37%
39	COLUMBIA NATIONAL INSURANCE COMPANY	0.32%	\$3,113,782	\$3,147,563	\$2,171,525	\$2,319,387	73.69%
40	PACIFIC INDEMNITY COMPANY	0.31%	\$3,010,896	\$3,118,367	\$1,985,145	\$1,451,959	46.56%
41	GUIDEONE MUTUAL INSURANCE COMPANY	0.29%	\$2,850,138	\$2,613,276	\$558,747	\$1,180,200	45.16%
42	COLUMBIA MUTUAL INSURANCE CO	0.25%	\$2,388,771	\$2,540,196	\$800,038	\$1,087,666	42.82%
43	MILLERS FIRST INSURANCE COMANY	0.24%	\$2,298,138	\$2,255,529	\$798,088	\$757,898	33.60%
44	SENTRY INSURANCE A MUTUAL COMPANY	0.23%	\$2,214,624	\$2,025,075	\$646,323	\$902,181	44.55%
45	METROPOLITAN GROUP PROP & CAS INS CO	0.21%	\$2,072,421	\$2,164,027	\$641,152	\$415,053	19.18%
46	ALLIANCE INSURANCE COMPANY INC	0.21%	\$2,035,309	\$1,976,945	\$1,002,977	\$1,248,649	63.16%
47	FEDERAL INSURANCE COMPANY	0.21%	\$2,028,984	\$1,951,040	\$921,686	\$747,486	38.31%
48	MILLERS CLASSIFIED INSURANCE COMPANY	0.20%	\$1,994,724	\$1,999,957	\$534,473	\$473,151	23.66%
49	OWNERS INSURANCE COMPANY	0.19%	\$1,821,820	\$1,645,627	\$676,040	\$702,134	42.67%
50	HARTFORD CASUALTY INS CO	0.18%	\$1,719,160	\$1,986,097	\$832,979	\$146,029	7.35%
51	SECURA SUPREME INSURANCE COMPANY	0.17%	\$1,654,747	\$1,537,700	\$281,794	\$375,386	24.41%
52	FARMERS INSURANCE EXCHANGE	0.16%	\$1,601,223	\$1,732,644	\$904,055	\$1,032,438	59.59%
53	SENTINEL INSURANCE COMPANY LTD	0.15%	\$1,482,649	\$939,235	\$65,941	\$88,489	9.42%
54	DEPOSITORS INSURANCE COMPANY	0.15%	\$1,472,806	\$1,432,529	\$966,379	\$2,280,565	159.20%
55	CIVIC PROPERTY & CASUALTY CO	0.15%	\$1,471,059	\$1,829,452	\$1,058,900	\$971,725	53.12%
56	FARMERS ALLIANCE MUTUAL INS CO	0.15%	\$1,448,384	\$1,332,402	\$510,188	\$689,459	51.75%
57	WEST AMERICAN INSURANCE COMPANY	0.13%	\$1,301,705	\$1,445,073	\$837,801	\$595,832	41.23%
58	ARMED FORCES INSURANCE EXCHANGE	0.13%	\$1,249,261	\$1,185,082	\$448,521	\$582,464	49.15%
59	AMERICAN INTERNATIONAL INS CO	0.13%	\$1,236,931	\$1,293,885	\$996,189	\$886,929	68.55%
60	AMICA MUTUAL INSURANCE COMPANY	0.13%	\$1,229,711	\$1,071,123	\$467,849	\$273,388	25.52%
61	NATIONAL CASUALTY COMPANY	0.13%	\$1,227,492	\$1,432,965	\$946,939	\$1,219,847	85.13%
62	AMEX ASSURANCE COMPANY	0.11%	\$1,098,746	\$982,501	\$444,710	\$401,458	40.86%
63	CENTENNIAL INSURANCE COMPANY	0.11%	\$1,052,662	\$883,367	\$198,061	\$327,283	37.05%
64	ATLANTIC MUTUAL INSURANCE COMPANY	0.11%	\$1,043,290	\$1,333,126	\$913,919	\$808,353	60.64%
65	SECURA INSURANCE A MUTUAL COMPANY	0.10%	\$1,003,677	\$1,134,763	\$364,891	\$286,285	25.23%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL**

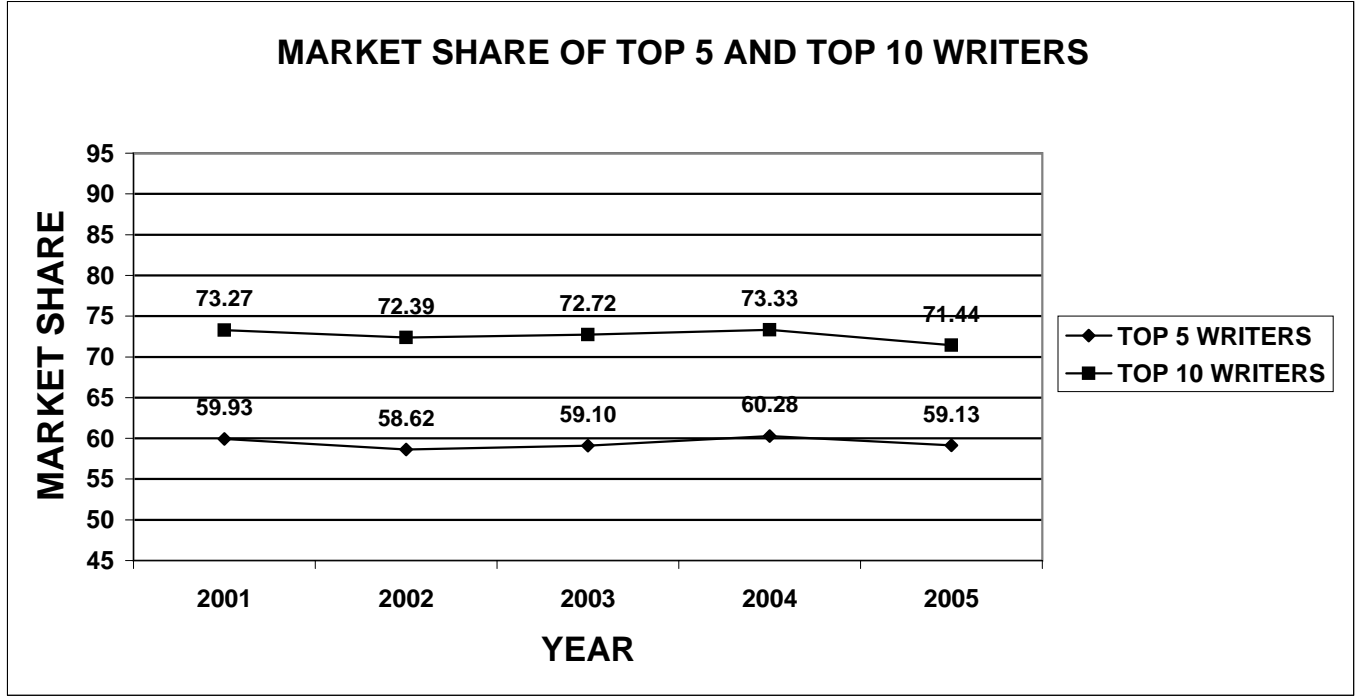
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	UNION INSURANCE CO OF PROVIDENCE	0.09%	\$905,575	\$1,052,398	\$546,021	\$224,336	21.32%
67	TRAVELERS INDEMNITY CO OF AMERICA	0.09%	\$864,708	\$823,104	\$309,700	\$236,151	28.69%
68	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.09%	\$844,765	\$805,402	\$546,016	\$752,842	93.47%
69	ACUITY A MUTUAL INSURANCE COMPANY	0.09%	\$830,599	\$580,683	\$82,648	\$104,430	17.98%
70	TEACHERS INSURANCE COMPANY	0.08%	\$824,872	\$786,802	\$572,613	\$491,636	62.49%
71	ASSOCIATED INDEMNITY CORPORATION	0.08%	\$781,814	\$818,461	\$376,000	\$632,876	77.33%
72	ELECTRIC INSURANCE COMPANY	0.08%	\$760,145	\$688,930	\$241,641	\$104,988	15.24%
73	AMERICAN FAMILY HOME INSURANCE COMPANY	0.07%	\$712,936	\$790,751	\$450,959	\$297,665	37.64%
74	UNITED FIRE AND CASUALTY COMPANY	0.07%	\$704,530	\$714,360	\$235,802	\$160,102	22.41%
75	AMERICAN FIRE & CASUALTY COMPANY	0.07%	\$689,622	\$684,821	\$179,617	\$195,328	28.52%
76	AMERICAN INSURANCE COMPANY THE	0.07%	\$676,600	\$711,709	\$1,074,834	\$772,739	108.58%
77	BALBOA INSURANCE COMPANY	0.07%	\$659,185	\$699,021	\$449,972	\$543,379	77.73%
78	SOUTHERN INSURANCE COMPANY	0.06%	\$612,718	\$278,110	\$71,085	\$129,317	46.50%
79	EMCASCO INSURANCE COMPANY	0.05%	\$487,542	\$542,436	\$214,067	\$66,992	12.35%
80	KEMPER INDEPENDENCE INSURANCE COMPANY	0.05%	\$472,379	\$481,414	\$144,753	\$46,800	9.72%
81	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.04%	\$436,124	\$112,207	\$9,539	\$20,858	18.59%
82	PHARMACISTS MUTUAL INSURANCE COMPANY	0.04%	\$409,986	\$380,019	\$190,770	\$127,800	33.63%
83	NATIONAL LLOYDS INSURANCE COMPANY	0.04%	\$395,308	\$386,181	\$110,528	\$151,303	39.18%
84	TWIN CITY FIRE INS CO	0.04%	\$392,649	\$448,939	\$203,548	\$202,837	45.18%
85	SECURITY NATIONAL INSURANCE COMPANY	0.04%	\$383,724	\$464,127	\$95,199	\$23,308	5.02%
86	HORACE MANN INSURANCE COMPANY	0.03%	\$312,035	\$321,864	\$76,141	\$65,917	20.48%
87	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.03%	\$279,174	\$725,779	\$419,937	\$388,957	53.59%
88	EMPIRE FIRE AND MARINE INSURANCE CO	0.03%	\$268,834	\$260,766	\$0	-\$2,342	-0.90%
89	AMERICAN NATIONAL GENERAL INS CO	0.03%	\$264,120	\$312,387	\$300,959	\$335,905	107.53%
90	AMERICAN RELIABLE INSURANCE COMPANY	0.03%	\$255,343	\$253,678	\$38,654	\$45,841	18.07%
91	FEDERATED MUTUAL INSURANCE COMPANY	0.02%	\$238,746	\$496,028	\$231,773	\$134,901	27.20%
92	OHIO CASUALTY INSURANCE COMPANY	0.02%	\$207,125	\$268,601	\$52,832	-\$7,852	-2.92%
93	EMPLOYERS MUTUAL CASUALTY COMPANY	0.02%	\$198,641	\$226,515	\$81,196	-\$49,318	-21.77%
94	AMERICAN SECURITY INSURANCE COMPANY	0.02%	\$186,364	\$136,445	\$9,782	\$22,357	16.39%
95	CHURCH MUTUAL INSURANCE COMPANY	0.02%	\$157,676	\$150,161	\$43,391	\$3,464	2.31%
96	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.02%	\$154,569	\$165,518	\$739,082	\$973,807	588.34%
97	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.01%	\$145,441	\$192,676	\$175,858	\$87,528	45.43%
98	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$138,603	\$140,187	\$145,148	\$202,288	144.30%
99	MUTUALAID EXCHANGE	0.01%	\$125,514	\$118,595	\$16,052	\$9,904	8.35%
100	HARTFORD FIRE INSURANCE COMPANY	0.01%	\$113,509	\$126,448	-\$31,345	-\$77,581	-61.35%
101	MASSACHUSETTS BAY INS CO	0.01%	\$107,908	\$141,232	\$158,457	\$153,651	108.79%
102	ROCKFORD MUTUAL INSURANCE COMPANY	0.01%	\$103,859	\$81,609	\$14,912	\$15,912	19.50%
103	BROTHERHOOD MUTUAL INSURANCE CO	0.01%	\$100,479	\$137,890	\$135,044	\$62,876	45.60%
104	HANOVER INSURANCE COMPANY THE	0.01%	\$79,488	\$106,479	\$208,567	-\$17,752	-16.67%
105	STANDARD GUARANTY INSURANCE COMPANY	0.01%	\$70,134	\$55,622	\$1,152	\$14,658	26.35%
106	CITIZENS INSURANCE COMPANY OF AMERICA	0.01%	\$62,657	\$90,643	\$271,436	\$283,361	312.61%
107	AEGIS SECURITY INSURANCE COMPANY	0.01%	\$57,808	\$60,643	\$19,585	\$21,085	34.77%
108	MERASTAR INSURANCE COMPANY	0.00%	\$46,935	\$49,393	\$96,768	\$128,115	259.38%
109	EXACT PROPERTY & CASUALTY	0.00%	\$46,092	\$63,928	\$42,652	\$24,251	37.93%
110	TRURICH AMERICAN INSURANCE COMPANY	0.00%	\$41,698	\$40,760	\$8,425	\$31,674	77.71%
111	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$28,987	\$28,748	\$0	-\$494	-1.72%
112	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$22,092	\$28,566	\$0	-\$14,670	-51.35%
113	GUIDEONE AMERICA INSURANCE COMPANY	0.00%	\$19,732	\$238,644	\$134,815	-\$47,321	-19.83%
114	AFFILIATED FM INSURANCE COMPANY	0.00%	\$14,538	\$14,238	\$4,035	\$4,035	28.34%
115	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$12,743	\$9,434	\$0	\$305	3.23%
116	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$7,741	\$8,005	\$0	\$0	0.00%
117	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$1,407	\$382	\$0	\$0	0.00%
118	CALIFORNIA CASUALTY INSURANCE CO	0.00%	\$15	\$349	\$0	-\$178	-51.00%
119	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$546	N/A
120	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$0	\$15,000	\$7,277	N/A
121	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$0	\$317	-\$2,514	N/A
122	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$62	N/A
123	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$275	\$0	\$0	0.00%
124	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	-\$6	N/A
125	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$234	N/A
126	AMERICAN STATES PREFERRED INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
127	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,195	N/A
128	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	-\$7	\$0	-\$670	9571.43%
129	AXIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$88	N/A
130	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$43	N/A

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL**

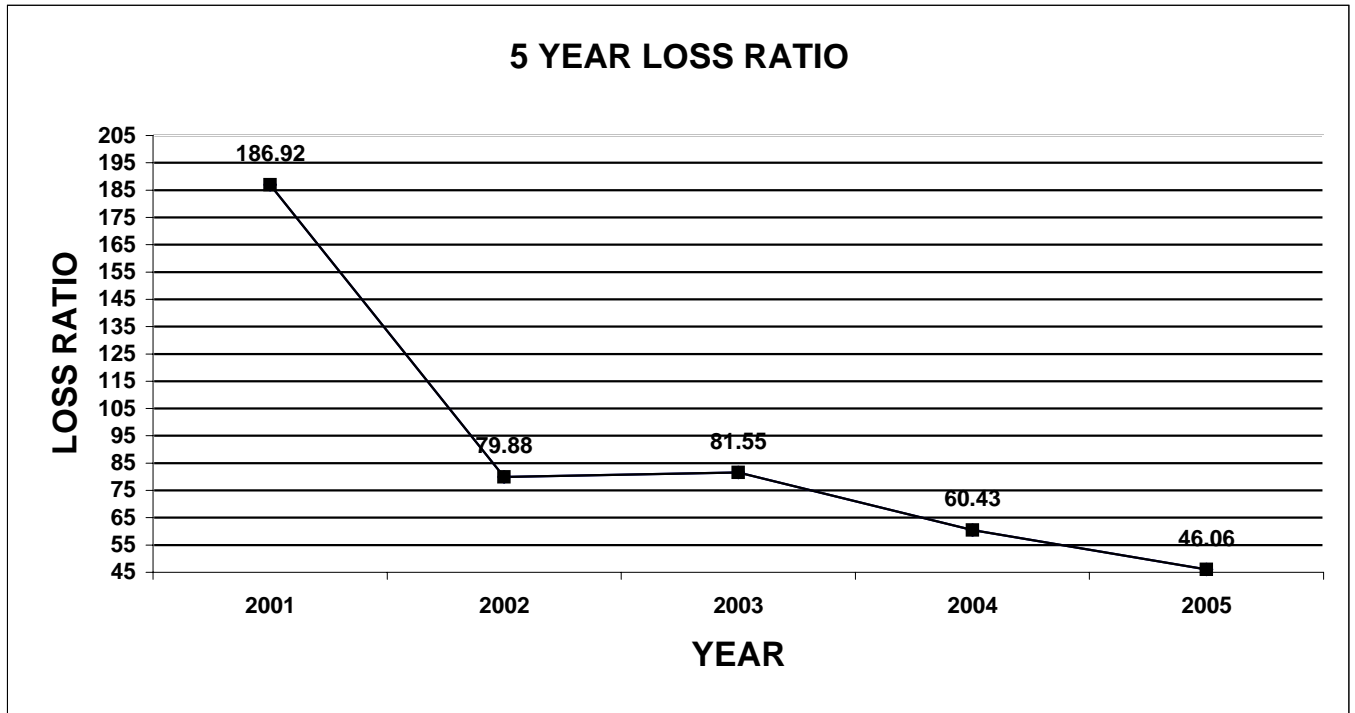
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	BLUE RIDGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$894	N/A
132	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$0	\$1,605	N/A
133	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$1,137	N/A
134	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$2,715	\$2,715	N/A
135	DIAMOND STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A
136	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$25,468	N/A
137	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$78,473	\$114,660	N/A
138	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$175,000	\$25,067	N/A
139	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
140	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$6,192	\$5,836	N/A
141	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$1	N/A
142	FIDELITY AND DEPOSIT CO MARYLAND	0.00%	\$0	\$0	\$0	-\$15,857	N/A
143	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$561	N/A
144	GE REINSURANCE CORPORATION	0.00%	\$0	\$0	\$27,000	\$27,000	N/A
145	GENERAL STAR NATIONAL INS CO	0.00%	\$0	\$502	\$0	-\$48,000	-9561.75%
146	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$19	\$0	-\$130	-684.21%
147	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$15,873	-\$141,210	N/A
148	HAWKEYE SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$380,000	N/A
149	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$300	-\$1,424	N/A
150	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$53	N/A
151	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$2,795	N/A
152	JEFFERSON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,110	N/A
153	MARYLAND CASUALTY COMPANY	0.00%	\$0	-\$6	\$0	-\$190	3166.67%
154	MENDOTA INSURANCE COMPANY	0.00%	\$0	\$0	\$13,551	-\$11,449	N/A
155	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	-\$150	N/A
156	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$33,946	\$21,164	N/A
157	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$164	N/A
158	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$389	N/A
159	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	-\$1	N/A
160	NORTHLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$27,697	N/A
161	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,489	N/A
162	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	\$28,483	\$29,221	N/A
163	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$148	N/A
164	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$524,584	\$139,175	N/A
165	PHILADELPHIA INDEMNITY INSURANCE CO	0.00%	\$0	\$0	\$0	\$3,029	N/A
166	PHOENIX INSURANCE COMPANY THE	0.00%	\$0	\$0	\$5,000	\$1,485	N/A
167	REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$630	N/A
168	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$3,619	\$3,619	N/A
169	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$27,355	-\$16,999	N/A
170	STATE FARM GENERAL INSURANCE CO	0.00%	\$0	\$0	\$33	-\$2,642	N/A
171	TIG INSURANCE COMPANY	0.00%	\$0	\$11,556	-\$20	\$19	0.16%
172	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$367	N/A
173	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$454	N/A
174	TRAVELERS PERSONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
175	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.00%	\$0	\$0	\$1,937	\$5,842	N/A
176	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	\$9,069	\$11,469	N/A
177	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	-\$384	N/A
178	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$202	N/A
179	UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$28,591	N/A
180	VALIANT INS CO	0.00%	\$0	\$11	\$0	-\$1,426	-12963.64%
181	VESTA FIRE INSURANCE CORP	0.00%	\$0	\$0	\$0	-\$31,120	N/A
182	AMERICAN MOTORISTS INSURANCE CO	0.00%	-\$227	\$4,980	\$2,260	\$2,260	45.38%
183	BEAZLEY INSURANCE COMPANY INC	0.00%	-\$263	-\$263	\$109,653	\$71,759	-27284.79%
184	AIG CENTENNIAL INSURANCE COMPANY	0.00%	-\$630	\$19,633	\$6,011	\$6,011	30.62%
185	AMERICAN MODERN HOME INSURANCE CO	0.00%	-\$695	\$6,443	\$0	-\$1,616	-25.08%
186	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	-\$7,299	\$4,484	\$197,715	-\$58,381	-1301.98%
187	CENTRE INSURANCE COMPANY	0.00%	-\$8,679	\$77,570	\$14,713	-\$40,925	-52.76%
188	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.00%	-\$13,288	\$446,867	\$401,909	\$30,678,664	6865.28%
189	GENERAL CASUALTY CO OF WISCONSIN	0.00%	-\$31,605	\$348,713	\$302,493	\$57,091	16.37%
190	GLENS FALLS INSURANCE COMPANY THE	-0.01%	-\$53,322	\$946,684	\$464,418	\$22,128,270	2337.45%
TOTAL		100.00%	\$974,940,150	\$962,933,485	\$397,280,337	\$443,502,680	46.06%

**MISSOURI HOME OWNERS MULTI-PERIL INSURANCE**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

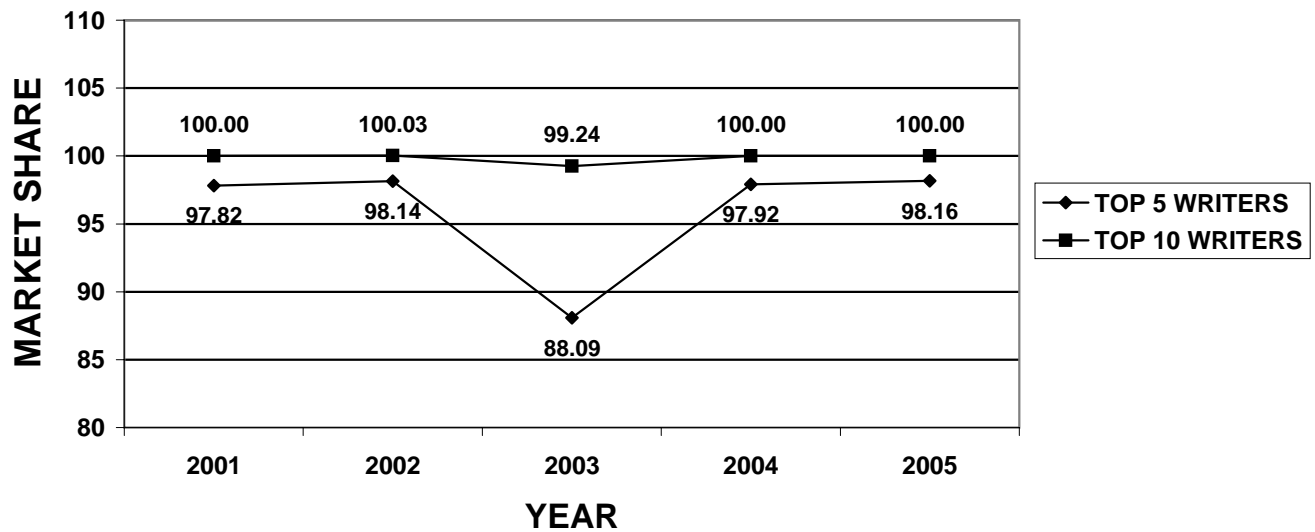


**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - DWELLING OWNERS MULTI-PERIL (ACV)**

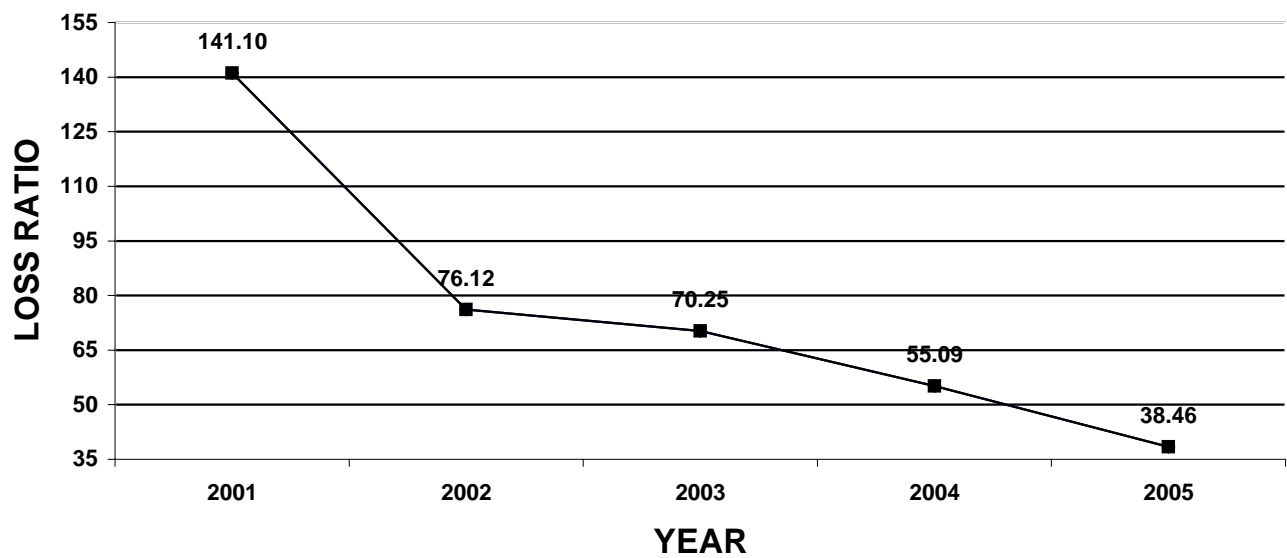
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	SAFECO INSURANCE CO OF AMERICA	39.52%	\$32,409,098	\$33,011,283	\$11,653,818	\$10,518,947	31.86%
2	AMERICAN FAMILY MUTUAL INS CO	25.37%	\$20,808,666	\$22,210,872	\$10,039,869	\$10,084,564	45.40%
3	STATE FARM FIRE AND CASUALTY COMPANY	24.51%	\$20,101,279	\$18,639,873	\$8,283,056	\$7,754,976	41.60%
4	FARM BUREAU TOWN & COUNTRY INS CO OF MO	7.28%	\$5,967,446	\$5,888,016	\$2,298,948	\$2,275,487	38.65%
5	AMERICAN BANKERS INS CO OF FLORIDA	1.48%	\$1,213,549	\$1,252,337	\$332,031	\$367,588	29.35%
6	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.91%	\$745,011	\$753,655	\$358,837	\$415,601	55.14%
7	USAA CASUALTY INSURANCE COMPANY	0.69%	\$567,384	\$569,395	\$253,195	\$283,373	49.77%
8	SECURA SUPREME INSURANCE COMPANY	0.15%	\$120,850	\$112,302	\$31,310	\$41,709	37.14%
9	SECURA INSURANCE A MUTUAL COMPANY	0.09%	\$73,258	\$82,826	\$20,134	\$15,797	19.07%
10	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$120	N/A
11	AMERICAN STATES PREFERRED INS CO	0.00%	\$0	\$0	-\$97	-\$20,674	N/A
12	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$0	\$9,000	-\$74,021	N/A
13	GENERAL INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$32,828	\$44,753	N/A
14	STATE FARM GENERAL INSURANCE CO	0.00%	\$0	\$0	\$71,110	\$29,748	N/A
15	TOTAL	100.00%	\$82,006,541	\$82,520,559	\$33,384,039	\$31,737,728	38.46%

## MISSOURI DWELLING OWNERS MULTI-PERIL INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INS CO	9.27%	\$57,726,791	\$55,981,316	\$17,503,658	\$17,145,689	30.63%
2	STATE FARM FIRE AND CASUALTY COMPANY	5.18%	\$32,245,691	\$31,244,054	\$10,229,527	\$9,903,449	31.70%
3	CINCINNATI INS CO THE	4.69%	\$29,202,491	\$29,147,988	\$11,797,749	\$18,624,343	63.90%
4	AMCO INSURANCE COMPANY	3.96%	\$24,685,986	\$22,267,540	\$10,137,671	\$8,920,657	40.06%
5	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	3.76%	\$23,408,455	\$21,613,361	\$3,918,599	\$14,250,215	65.93%
6	PHILADELPHIA INDEMNITY INSURANCE CO	3.12%	\$19,399,447	\$18,704,207	\$2,384,441	\$5,399,830	28.87%
7	CONTINENTAL WESTERN INSURANCE CO	2.95%	\$18,354,142	\$18,054,245	\$7,153,747	\$7,523,374	41.67%
8	SAVERS PROPERTY & CASUALTY INS CO	2.86%	\$17,783,571	\$17,231,451	\$4,792,106	\$3,295,026	19.12%
9	HARTFORD CASUALTY INS CO	2.73%	\$16,985,995	\$15,333,125	\$4,075,131	\$4,600,689	30.00%
10	HARTFORD FIRE INSURANCE COMPANY	2.66%	\$16,532,530	\$16,824,485	\$9,453,398	\$7,906,314	46.99%
11	FEDERAL INSURANCE COMPANY	2.54%	\$15,807,862	\$15,478,461	\$4,145,316	\$4,334,827	28.01%
12	CHURCH MUTUAL INSURANCE COMPANY	2.28%	\$14,199,997	\$13,883,283	\$4,758,774	\$9,078,263	65.39%
13	OWNERS INSURANCE COMPANY	1.77%	\$10,995,741	\$10,525,479	\$3,942,470	\$3,335,242	31.69%
14	COLUMBIA MUTUAL INSURANCE CO	1.63%	\$10,151,034	\$9,980,637	\$2,716,086	\$2,791,388	27.97%
15	SHELTER MUTUAL INSURANCE CO	1.43%	\$8,917,316	\$8,954,705	\$3,220,630	\$3,485,440	38.92%
16	MIDWESTERN INDEMNITY COMPANY THE	1.39%	\$8,654,580	\$8,692,426	\$1,366,118	\$1,861,607	21.42%
17	HAWKEYE SECURITY INSURANCE COMPANY	1.33%	\$8,299,425	\$7,898,181	\$2,259,738	\$4,062,682	51.44%
18	ARGONAUT GREAT CENTRAL INSURANCE CO	1.16%	\$7,195,037	\$6,857,861	\$1,149,105	\$1,266,905	18.47%
19	AMERISURE MUTUAL INSURANCE COMPANY	1.11%	\$6,881,002	\$7,027,525	\$2,628,638	\$2,487,694	35.40%
20	PEERLESS INSURANCE COMPANY	1.05%	\$6,543,765	\$6,491,484	\$3,830,303	\$4,205,720	64.79%
21	SECURA INSURANCE A MUTUAL COMPANY	1.05%	\$6,524,533	\$6,351,338	\$1,638,370	\$2,529,045	39.82%
22	AMERICAN ECONOMY INSURANCE COMPANY	1.04%	\$6,497,486	\$6,799,648	\$4,112,075	\$4,494,614	66.10%
23	COLUMBIA NATIONAL INSURANCE COMPANY	1.03%	\$6,438,793	\$6,301,978	\$2,842,935	\$2,137,999	33.93%
24	GREAT NORTHERN INSURANCE COMPANY	1.02%	\$6,334,344	\$6,799,164	\$783,128	\$1,002,959	14.75%
25	AUTO OWNERS INSURANCE COMPANY	0.99%	\$6,175,205	\$5,860,142	\$1,840,001	\$1,990,741	33.97%
26	MARYLAND CASUALTY COMPANY	0.97%	\$6,039,647	\$4,722,544	\$1,926,135	-\$459,258	-9.72%
27	CAMERON MUTUAL INSURANCE COMPANY	0.96%	\$5,986,801	\$5,871,382	\$2,117,898	\$2,558,535	43.58%
28	AMERISURE INSURANCE COMPANY	0.95%	\$5,929,883	\$5,998,022	\$1,303,379	\$1,072,745	17.88%
29	AMERICAN STATES INSURANCE COMPANY	0.92%	\$5,743,941	\$6,605,407	\$4,064,902	\$2,246,402	34.01%
30	GENERAL CASUALTY CO OF WISCONSIN	0.91%	\$5,648,843	\$5,632,433	\$1,351,177	\$976,411	17.34%
31	ALLSTATE INSURANCE COMPANY	0.91%	\$5,640,564	\$6,633,609	\$2,160,257	\$2,713,758	40.91%
32	TRUCK INSURANCE EXCHANGE	0.90%	\$5,632,521	\$5,853,900	\$5,756,281	\$5,339,288	91.21%
33	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.90%	\$5,605,238	\$5,496,532	\$1,834,412	\$1,300,310	23.66%
34	BROTHERHOOD MUTUAL INSURANCE CO	0.85%	\$5,292,500	\$5,200,000	\$2,006,516	\$1,191,807	22.92%
35	UNITED FIRE AND CASUALTY COMPANY	0.73%	\$4,566,069	\$4,572,173	\$1,030,989	\$344,485	7.53%
36	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.73%	\$4,557,314	\$4,916,537	\$1,762,636	\$1,909,123	38.83%
37	FARMERS INSURANCE EXCHANGE	0.72%	\$4,503,251	\$5,034,223	\$2,823,658	\$2,973,745	59.07%
38	MICHIGAN MILLERS MUTUAL INS CO	0.72%	\$4,477,937	\$4,154,946	\$4,905,509	\$5,123,418	123.31%
39	TRAVELERS INDEMNITY CO OF AMERICA	0.65%	\$4,057,910	\$3,494,863	\$1,242,787	\$1,511,609	43.25%
40	TRAVELERS INDEMNITY COMPANY	0.65%	\$4,027,541	\$5,001,723	\$1,871,786	\$1,640,699	32.80%
41	GRINNELL MUTUAL REINSURANCE COMPANY	0.64%	\$4,009,251	\$3,912,486	\$2,763,424	\$1,640,433	41.93%
42	FEDERATED MUTUAL INSURANCE COMPANY	0.63%	\$3,949,013	\$4,137,879	\$660,675	\$1,102,360	26.64%
43	MID CENTURY INSURANCE COMPANY	0.63%	\$3,923,414	\$3,676,355	\$1,530,489	\$1,226,216	33.35%
44	ATLANTIC SPECIALTY INSURANCE COMPANY	0.63%	\$3,911,010	\$3,770,201	\$1,107,685	\$1,259,871	33.42%
45	BITUMINOUS CASUALTY CORPORATION	0.63%	\$3,904,812	\$4,101,786	\$326,137	\$1,137,104	27.72%
46	WEST AMERICAN INSURANCE COMPANY	0.62%	\$3,863,819	\$4,493,592	\$3,697,293	\$3,304,090	73.53%
47	CHARTER OAK FIRE INSURANCE CO THE	0.58%	\$3,629,005	\$3,465,042	\$1,000,659	\$1,199,044	34.60%
48	NATIONWIDE MUTUAL INSURANCE COMPANY	0.54%	\$3,367,541	\$3,332,037	\$1,094,267	\$779,667	23.40%
49	NETHERLANDS INSURANCE COMPANY THE	0.54%	\$3,365,255	\$1,498,133	\$78,331	\$208,118	13.89%
50	FIRE INSURANCE EXCHANGE	0.54%	\$3,348,571	\$3,447,116	\$864,326	\$1,021,030	29.62%
51	FIREMANS FUND INSURANCE COMPANY	0.53%	\$3,291,042	\$3,106,262	\$2,763,715	\$2,628,280	84.61%
52	CONTINENTAL CASUALTY COMPANY	0.51%	\$3,195,676	\$3,046,265	\$2,028,130	\$2,071,247	67.99%
53	AMERICAN ALTERNATIVE INS CORP	0.51%	\$3,165,998	\$3,203,077	\$537,985	\$2,188,286	68.32%
54	EMPIRE FIRE AND MARINE INSURANCE CO	0.49%	\$3,081,770	\$2,028,143	\$1,337,350	\$1,985,312	97.89%
55	GUIDEONE ELITE INSURANCE COMPANY	0.49%	\$3,052,892	\$2,921,215	\$2,111,099	\$1,246,254	42.66%
56	FAIRMONT SPECIALTY INSURANCE COMPANY	0.49%	\$3,051,628	\$2,690,970	\$163,086	\$1,166,111	43.33%
57	ACUITY A MUTUAL INSURANCE COMPANY	0.46%	\$2,870,655	\$2,157,430	\$375,728	\$827,492	38.36%
58	NATIONAL SURETY CORPORATION	0.44%	\$2,759,082	\$2,944,223	\$1,189,098	\$1,611,054	54.72%
59	CAPITOL INDEMNITY CORPORATION	0.44%	\$2,714,270	\$2,719,447	\$2,522,573	\$1,332,136	48.99%
60	STATE AUTO PROPERTY & CASUALTY INS CO	0.43%	\$2,704,524	\$2,715,431	\$379,854	\$188,537	6.94%
61	ALLSTATE INDEMNITY COMPANY	0.43%	\$2,694,691	\$1,244,321	\$610,287	\$870,578	69.96%
62	ZURICH AMERICAN INSURANCE COMPANY	0.42%	\$2,629,538	\$3,127,312	\$27,528	\$604,103	19.32%
63	GUIDEONE MUTUAL INSURANCE COMPANY	0.41%	\$2,555,477	\$2,609,466	\$532,454	\$651,932	24.98%
64	AMERICAN INSURANCE COMPANY THE	0.39%	\$2,419,246	\$2,815,007	\$1,576,068	\$1,113,545	39.56%
65	OHIO CASUALTY INSURANCE COMPANY	0.38%	\$2,397,154	\$2,497,400	\$1,219,730	\$1,134,436	45.42%



**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	PHARMACISTS MUTUAL INSURANCE COMPANY	0.38%	\$2,356,686	\$2,238,569	\$380,195	\$522,545	23.34%
67	ACE AMERICAN INSURANCE COMPANY	0.36%	\$2,251,066	\$2,749,066	\$243,588	-\$598,983	-21.79%
68	VALLEY FORGE INSURANCE COMPANY	0.36%	\$2,238,417	\$2,171,080	\$276,823	\$1,334,954	61.49%
69	NATIONWIDE AGRIBUSINESS INS CO	0.36%	\$2,224,245	\$2,183,986	\$120,342	\$179,529	8.22%
70	INDIANA LUMBERMENS MUTUAL INS CO	0.35%	\$2,190,732	\$2,233,724	\$364,623	\$199,396	8.93%
71	VIGILANT INSURANCE COMPANY	0.34%	\$2,127,352	\$2,186,668	\$175,637	\$492,270	22.51%
72	REGENT INSURANCE COMPANY	0.32%	\$1,982,182	\$1,906,618	\$1,226,782	\$713,605	37.43%
73	HARTFORD STEAM BOILER INSPECTION & INS	0.31%	\$1,957,545	\$1,805,949	\$39,747	\$731,528	40.51%
74	TRANSPORTATION INSURANCE COMPANY	0.31%	\$1,938,541	\$2,244,071	\$1,474,401	-\$1,380,512	-61.52%
75	NATIONAL FIRE INS CO OF HARTFORD	0.30%	\$1,894,223	\$1,689,881	\$516,607	\$403,151	23.86%
76	FIDELITY AND DEPOSIT CO MARYLAND	0.30%	\$1,860,487	\$1,996,543	\$775,051	\$645,128	32.31%
77	TRANSCONTINENTAL INSURANCE COMPANY	0.30%	\$1,836,825	\$2,148,416	\$1,184,042	\$1,315,494	61.23%
78	GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.29%	\$1,810,898	\$1,844,259	\$1,282,153	\$1,219,796	66.14%
79	TWIN CITY FIRE INS CO	0.27%	\$1,660,540	\$1,696,476	\$1,187,542	\$1,691,589	99.71%
80	FARMLAND MUTUAL INSURANCE COMPANY	0.26%	\$1,629,170	\$1,703,792	\$1,699,818	\$470,608	27.62%
81	AMERICAN CASUALTY CO OF READING PA	0.26%	\$1,617,019	\$2,008,300	\$598,179	\$578,883	28.82%
82	ADDISON INSURANCE COMPANY	0.24%	\$1,516,397	\$1,427,008	\$276,328	\$289,209	20.27%
83	AMERICAN ZURICH INSURANCE COMPANY	0.23%	\$1,415,815	\$1,415,580	\$520,955	\$345,140	24.38%
84	GRANITE STATE INSURANCE COMPANY	0.22%	\$1,393,739	\$1,433,244	\$1,057,453	-\$11,333	-0.79%
85	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.21%	\$1,302,329	\$1,492,922	\$279,338	-\$173,894	-11.65%
86	FIRST NATIONAL INS CO OF AMERICA	0.21%	\$1,284,685	\$909,907	\$90,506	\$232,617	25.56%
87	ASSURANCE COMPANY OF AMERICA	0.21%	\$1,280,803	\$3,021,125	\$2,831,182	\$3,127,526	103.52%
88	GREAT AMERICAN ASSURANCE COMPANY	0.19%	\$1,175,368	\$1,254,912	\$136,104	\$291,179	23.20%
89	AMERICAN FIRE & CASUALTY COMPANY	0.19%	\$1,174,164	\$1,101,872	\$116,079	\$341,989	31.04%
90	GENERAL INSURANCE CO OF AMERICA	0.19%	\$1,164,740	\$1,321,214	\$36,171	\$144,580	10.94%
91	UNITED STATES FIDELITY & GUARANTY CO	0.18%	\$1,125,558	\$1,399,191	\$506,870	\$817,247	58.41%
92	AFFILIATED FM INSURANCE COMPANY	0.18%	\$1,116,017	\$929,756	\$0	\$324,120	34.86%
93	FARMERS ALLIANCE MUTUAL INS CO	0.18%	\$1,109,820	\$1,100,696	\$814,191	\$1,130,095	102.67%
94	STARNET INSURANCE COMPANY	0.17%	\$1,081,935	\$822,898	\$18,724	\$346,490	42.11%
95	INSURANCE CORPORATION OF HANNOVER	0.16%	\$993,880	\$538,628	\$109,726	\$285,006	52.91%
96	CUMIS INSURANCE SOCIETY INC	0.16%	\$980,660	\$928,890	\$153,098	\$202,988	21.85%
97	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.15%	\$957,537	\$897,646	\$16,688	-\$140,203	-15.62%
98	WAUSAU BUSINESS INSURANCE COMPANY	0.15%	\$954,148	\$661,442	\$483,646	\$106,936	16.17%
99	NEW HAMPSHIRE INSURANCE COMPANY	0.15%	\$907,408	\$785,841	\$644,391	\$760,860	96.82%
100	LIBERTY MUTUAL INSURANCE COMPANY	0.14%	\$879,070	\$606,463	\$173,294	-\$496,036	-81.79%
101	MARKEL INSURANCE COMPANY	0.14%	\$856,625	\$752,848	\$225,660	\$127,384	16.92%
102	EMPLOYERS MUTUAL CASUALTY COMPANY	0.14%	\$855,447	\$893,970	\$91,291	\$105,737	11.83%
103	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.14%	\$855,006	\$797,832	\$0	\$58,795	7.37%
104	T H E INSURANCE COMPANY	0.13%	\$794,773	\$801,411	\$497,646	\$667,475	83.29%
105	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.13%	\$793,659	\$672,283	\$552,706	\$648,630	96.48%
106	STONINGTON INSURANCE COMPANY	0.12%	\$740,378	\$514,767	\$50,942	\$170,021	33.03%
107	AMERICAN AUTOMOBILE INSURANCE CO	0.12%	\$723,447	\$888,670	\$1,694,891	-\$45,416	-5.11%
108	FLORISTS MUTUAL INSURANCE COMPANY	0.11%	\$706,534	\$748,557	\$148,324	\$803,266	107.31%
109	WESTPORT INSURANCE CORPORATION	0.11%	\$704,592	\$705,943	\$2,619,925	\$2,117,212	299.91%
110	LITITZ MUTUAL INSURANCE COMPANY	0.11%	\$686,746	\$695,152	\$290,654	\$241,835	34.79%
111	OAK RIVER INSURANCE COMPANY	0.11%	\$659,862	\$741,452	\$2,052,097	\$934,004	125.97%
112	NAVIGATORS INSURANCE COMPANY	0.11%	\$655,436	\$399,602	\$0	\$226,206	56.61%
113	ARCH INSURANCE COMPANY	0.10%	\$635,237	\$466,918	\$16,917	\$249,626	53.46%
114	PHOENIX INSURANCE COMPANY THE	0.10%	\$630,413	\$521,885	\$97,645	\$259,605	49.74%
115	STATE NATIONAL INSURANCE COMPANY INC	0.10%	\$605,596	\$600,324	\$67,366	\$311,005	51.81%
116	GENERAL FIRE & CASUALTY COMPANY	0.10%	\$604,075	\$954,664	\$699,752	-\$130,456	-13.67%
117	QBE INSURANCE CORPORATION	0.10%	\$596,730	\$734,559	\$166,805	\$183,873	25.03%
118	STAR INSURANCE COMPANY	0.09%	\$561,856	\$522,311	\$270,704	\$498,705	95.48%
119	PROPERTY & CASUALTY INS CO OF HARTFORD	0.09%	\$553,767	\$545,927	\$224,643	\$272,477	49.91%
120	COMMONWEALTH INSURANCE COMPANY OF AMERICA	0.09%	\$533,988	\$459,608	\$0	\$185,286	40.31%
121	LIBERTY INSURANCE UNDERWRITERS INC.	0.09%	\$530,606	\$728,414	\$426,138	\$773,137	106.14%
122	GUIDEONE AMERICA INSURANCE COMPANY	0.08%	\$515,934	\$436,062	\$2,429	\$290,881	66.71%
123	HANOVER INSURANCE COMPANY THE	0.08%	\$510,179	\$726,354	\$197,105	\$156,635	21.56%
124	SAFECO INSURANCE CO OF AMERICA	0.07%	\$458,741	\$484,932	\$93,420	-\$102,035	-21.04%
125	LIBERTY MUTUAL FIRE INSURANCE CO	0.07%	\$434,615	\$1,203,783	\$1,586,999	\$2,003,402	166.43%
126	ACE PROPERTY AND CASUALTY INSURANCE CO	0.07%	\$406,753	\$340,442	\$38,402	\$209,050	61.41%
127	SENTRY INSURANCE A MUTUAL COMPANY	0.06%	\$390,104	\$465,738	\$280,291	\$265,377	56.98%
128	STATE AUTOMOBILE MUTUAL INS CO	0.06%	\$372,360	\$434,687	\$72,117	\$858	0.20%
129	COUNTRY MUTUAL INSURANCE COMPANY	0.06%	\$371,319	\$326,339	\$26,195	\$1,230	0.38%
130	COLONIAL AMERICAN CASUALTY AND SURETY C	0.06%	\$366,100	\$329,783	-\$626,465	-\$626,647	-190.02%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	WAUSAU UNDERWRITERS INS CO	0.06%	\$363,709	\$441,036	\$14,653	\$358,228	81.22%
132	NATIONAL FIRE AND INDEMNITY EXCHANGE	0.06%	\$356,513	\$362,676	\$44,679	\$32,938	9.08%
133	HARTFORD UNDERWRITERS INSURANCE CO	0.06%	\$344,910	\$273,401	\$402,492	\$368,790	134.89%
134	ILLINOIS NATIONAL INSURANCE COMPANY	0.05%	\$338,571	\$391,349	\$85,000	\$144,384	36.89%
135	MARKEL AMERICAN INSURANCE COMPANY	0.05%	\$335,291	\$262,387	\$7,833	\$151,779	57.85%
136	HARTFORD ACCIDENT & INDEMNITY CO	0.05%	\$325,051	\$333,613	\$548,341	\$509,804	152.81%
137	FIDELITY & GUARANTY INS UNDERWRITERS	0.05%	\$317,246	\$498,716	\$75,087	\$988,244	198.16%
138	NORTHERN INSURANCE CO OF NEW YORK	0.05%	\$316,794	\$833,882	\$885,542	-\$99,377	-11.92%
139	CHURCH INSURANCE CO THE	0.05%	\$296,101	\$285,313	\$24,733	\$12,387	4.34%
140	LIBERTY INSURANCE CORPORATION	0.05%	\$283,891	\$244,175	\$124,627	\$177,061	72.51%
141	mitsui sumitomo insurance company of america	0.04%	\$275,002	\$378,901	\$1,724	\$22,182	5.85%
142	AMERICAN GUARANTEE & LIABILITY INS CO	0.04%	\$268,350	\$511,836	\$107,920	\$71,746	14.02%
143	FIDELITY AND GUARANTY INSURANCE COMPANY	0.04%	\$264,270	\$399,946	\$286,390	\$59,774	14.95%
144	BANCINSURE INC	0.04%	\$249,590	\$252,431	\$11,815	\$47,749	18.92%
145	QUANTA INDEMNITY COMPANY	0.04%	\$241,404	\$146,428	\$18,171	\$31,986	21.84%
146	NATIONAL CASUALTY COMPANY	0.04%	\$229,645	\$225,216	-\$444	\$16,911	7.51%
147	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.04%	\$218,107	\$225,392	\$33,640	\$128,249	56.90%
148	MASSACHUSETTS BAY INS CO	0.03%	\$217,632	\$312,646	\$1,583,389	\$1,295,502	414.37%
149	mitsui sumitomo insurance usa inc	0.03%	\$198,930	\$153,906	\$0	\$12,300	7.99%
150	JEWELERS MUTUAL INSURANCE COMPANY	0.03%	\$196,402	\$207,297	\$111,195	\$134,871	65.06%
151	FEDERATED SERVICE INSURANCE COMPANY	0.03%	\$166,806	\$197,672	\$2,603	-\$4,172	-2.11%
152	NORTHLAND INSURANCE COMPANY	0.03%	\$166,646	\$132,317	\$0	-\$12,091	-9.14%
153	ZURICH AMERICAN INS CO OF ILLINOIS	0.02%	\$139,095	\$132,782	\$68,285	\$97,471	73.41%
154	SENECA INSURANCE COMPANY INC	0.02%	\$131,861	\$75,235	\$0	\$31,254	41.54%
155	HARLEYSVILLE INSURANCE COMPANY	0.02%	\$121,974	\$120,150	\$130,856	\$36,505	30.38%
156	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.02%	\$102,409	\$102,040	\$350,000	-\$96,938	-95.00%
157	WESTFIELD INSURANCE COMPANY	0.02%	\$100,717	\$67,012	\$0	\$7,982	11.91%
158	PACIFIC INDEMNITY COMPANY	0.02%	\$99,541	\$104,646	\$5,843	\$2,161	-2.07%
159	ASSOCIATED INDEMNITY CORPORATION	0.01%	\$82,411	\$108,954	\$126,138	-\$11,830	-10.86%
160	ST PAUL MERCURY INSURANCE COMPANY	0.01%	\$79,052	\$460,075	-\$55,940	-\$389,488	-84.66%
161	UTICA MUTUAL INSURANCE COMPANY	0.01%	\$71,844	\$64,571	\$178,700	-\$275,209	-426.21%
162	CITIZENS INSURANCE COMPANY OF AMERICA	0.01%	\$68,593	\$30,121	\$1,166	-\$42,082	-139.71%
163	ONEBEACON INSURANCE COMPANY	0.01%	\$62,481	\$49,507	\$453,654	-\$1,131,024	-2284.57%
164	PENN AMERICA INS CO	0.01%	\$62,364	\$73,842	\$29,381	-\$16,749	-22.68%
165	LINCOLN GENERAL INSURANCE CO	0.01%	\$58,106	\$46,338	\$2,058	\$2,058	4.44%
166	RLI INSURANCE COMPANY	0.01%	\$55,332	\$56,534	\$45,824	\$48,188	85.24%
167	ST PAUL GUARDIAN INSURANCE COMPANY	0.01%	\$52,855	\$532,122	\$157,094	-\$336,806	-63.29%
168	DIAMOND STATE INSURANCE COMPANY	0.01%	\$50,801	\$48,610	\$45,450	-\$467,589	-961.92%
169	GREAT AMERICAN INSURANCE COMPANY	0.01%	\$42,956	\$59,610	\$0	-\$74,623	-125.19%
170	MID-CONTINENT CASUALTY COMPANY	0.01%	\$42,054	\$38,506	\$7,266	\$665	1.73%
171	DISCOVER PROPERTY AND CASUALTY INS CO	0.01%	\$39,640	\$39,009	\$66,392	\$114,597	293.77%
172	HARTFORD INSURANCE CO OF MIDWEST THE	0.01%	\$37,646	\$96,502	\$0	\$1,605	1.66%
173	CLARENDON NATIONAL INS CO	0.01%	\$32,382	\$174,564	\$235,486	-\$1,357,513	-777.66%
174	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.00%	\$30,814	\$34,149	\$0	-\$55,985	-163.94%
175	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$29,769	\$29,878	\$125,977	\$1,817,262	6082.27%
176	MUTUALAID EXCHANGE	0.00%	\$26,490	\$22,873	\$0	\$2,213	9.68%
177	INSURANCE COMPANY OF THE WEST	0.00%	\$23,204	\$17,835	\$0	\$760	4.26%
178	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$20,414	\$20,345	\$0	\$3,771	18.54%
179	TRUMBULL INSURANCE COMPANY	0.00%	\$20,243	\$20,020	\$2,000	\$2,068	10.33%
180	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$19,921	\$19,875	\$0	\$2,658	13.37%
181	SELECTIVE INSURANCE CO OF S CAROLINA	0.00%	\$15,047	\$14,531	\$133,453	\$136,156	937.00%
182	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$14,575	\$27,533	\$32,854	-\$5,273	-19.15%
183	ALEA NORTH AMERICA INSURANCE COMPANY	0.00%	\$13,236	\$25,651	\$601	\$14,328	55.86%
184	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$12,620	\$12,622	\$11,868,315	\$11,839,585	93801.18%
185	UNITED FIRE & INDEMNITY COMPANY	0.00%	\$12,390	\$130,161	\$41,042	\$96,092	73.83%
186	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$11,330	\$23,524	\$888,186	-\$1,060,430	-4507.86%
187	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$8,448	\$1,526	-\$120,406	\$372,580	24415.47%
188	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00%	\$6,217	\$8,772	\$0	-\$1,718	-19.59%
189	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.00%	\$5,244	\$3,257	\$141	-\$1,050	-32.24%
190	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	\$4,663	\$137,267	\$316,270	\$147,502	107.46%
191	NORTH AMERICAN ELITE INSURANCE COMPANY	0.00%	\$4,653	\$4,069	\$0	\$0	0.00%
192	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$3,869	\$19,690	\$232,601	\$651,735	3309.98%
193	ENCOMPASS INDEMNITY COMPANY	0.00%	\$3,572	\$2,595	\$0	-\$20	-0.77%
194	PEERLESS INDEMNITY INSURANCE COMPANY	0.00%	\$3,477	\$1,135	\$0	\$100	8.81%
195	SELECTIVE INS CO OF THE SOUTHEAST	0.00%	\$3,121	\$2,528	\$1,673	\$2,204	87.18%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

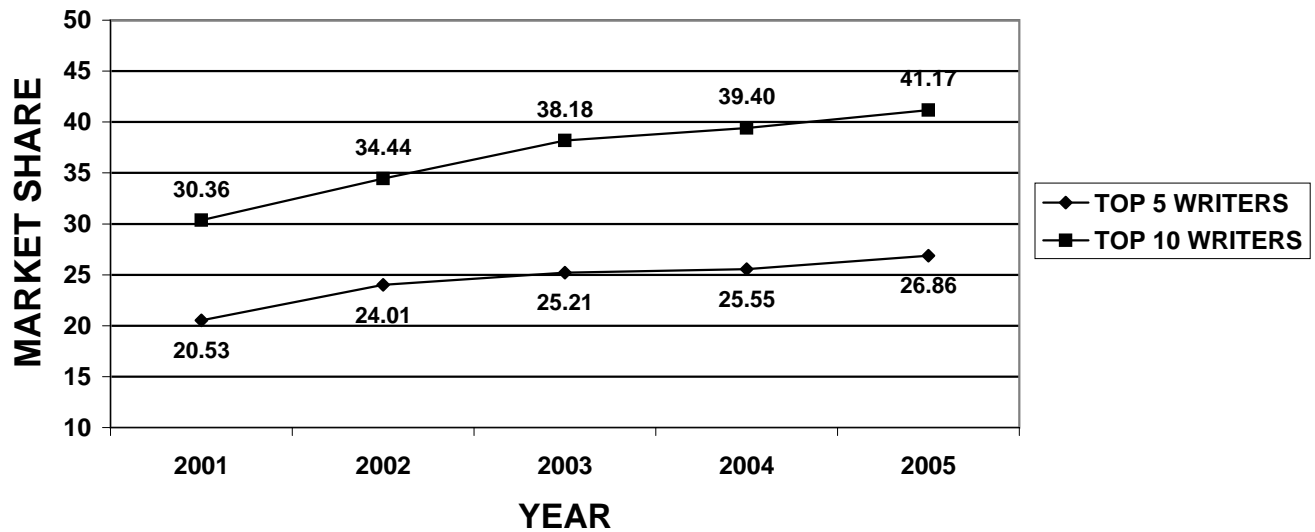
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	ROYAL INDEMNITY COMPANY	0.00%	\$2,464	\$64,848	\$1,285,138	-\$477,046	-735.64%
197	PUBLIC SERVICE MUTUAL INSURANCE CO	0.00%	\$1,780	\$395	\$0	\$0	0.00%
198	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$1,515	\$1,501	\$0	\$577	38.44%
199	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$1,281	\$551	\$101,562	-\$246,205	-44683.30%
200	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$1,192	\$224	\$0	\$20	8.93%
201	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$1,010	\$1,168	\$268,796	\$5,481	469.26%
202	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$523	\$523	\$576,197	-\$3,314,654	-633777.06%
203	GREENWICH INSURANCE COMPANY	0.00%	\$301	\$3,316	-\$52,911	-\$102,653	-3095.69%
204	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.00%	\$214	\$214	\$0	\$21	9.81%
205	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$118	\$118	\$88,676	-\$270,902	-229577.97%
206	FIRST AMERICAN PROPERTY & CASUALTY INS CO	0.00%	\$100	\$16	\$0	\$0	0.00%
207	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$4,338	\$4,338	N/A
208	AIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
209	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
210	AMERICAN CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,520	-\$2,781	N/A
211	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$25,000	\$290,623	N/A
212	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7,628	N/A
213	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$0	\$1,216,804	\$1,109,413	N/A
214	AMERICAN MODERN HOME INSURANCE CO	0.00%	\$0	\$0	\$71,067	\$10,935	N/A
215	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$15,000	-\$1,236	N/A
216	ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$0	\$2,500	-\$10,432	N/A
217	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$2,570	N/A
218	AXA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,955	N/A
219	AXA RE PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$0	\$67	\$0	\$949	1416.42%
220	AXIS INSURANCE COMPANY	0.00%	\$0	\$0	\$235,341	\$7,297	N/A
221	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$16,257	\$3,209	N/A
222	CAMDEN FIRE INSURANCE ASSOCIATION THE	0.00%	\$0	\$0	\$0	-\$9	N/A
223	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$737	N/A
224	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$175,000	\$83,219	N/A
225	COMMERCIAL INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	\$105,000	\$180,984	N/A
226	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$0	N/A
227	CONTRACTORS BONDING & INS COMPANY	0.00%	\$0	\$0	-\$100	-\$300	N/A
228	COREGIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$166,125	N/A
229	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$4,046	N/A
230	FAIRFIELD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$15,000	N/A
231	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$165	N/A
232	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$62,857	N/A
233	FIRST FINANCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$10	N/A
234	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	\$0	\$2,298	\$0	\$25,720	1119.23%
235	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$480	-\$480	N/A
236	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$194,991	N/A
237	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$11,874	N/A
238	HARLEYSVILLE MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$44	N/A
239	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$105,000	-\$748,008	N/A
240	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$47,371	N/A
241	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$32,873	N/A
242	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$45,000	-\$4,029	N/A
243	MERIDIAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$22	N/A
244	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$8,936	N/A
245	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$63,153	N/A
246	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$34,141	N/A
247	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$824	N/A
248	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$261,273	\$812,137	N/A
249	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$450,000	\$1,234,555	N/A
250	PROGRESSIVE HOME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$848	N/A
251	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	-\$10,570	N/A
252	REPUBLIC WESTERN INS CO	0.00%	\$0	\$0	\$0	-\$2,068	N/A
253	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$915	\$915	N/A
254	SAFETY NATIONAL CASUALTY CORPORATION	0.00%	\$0	\$0	\$0	\$9,655	N/A
255	SEATON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$23,866	N/A
256	SECURA SUPREME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
257	SENTINEL INSURANCE COMPANY LTD	0.00%	\$0	\$1	\$0	\$0	0.00%
258	SENTRY SELECT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
259	SOUTHERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
260	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$17,772	N/A

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

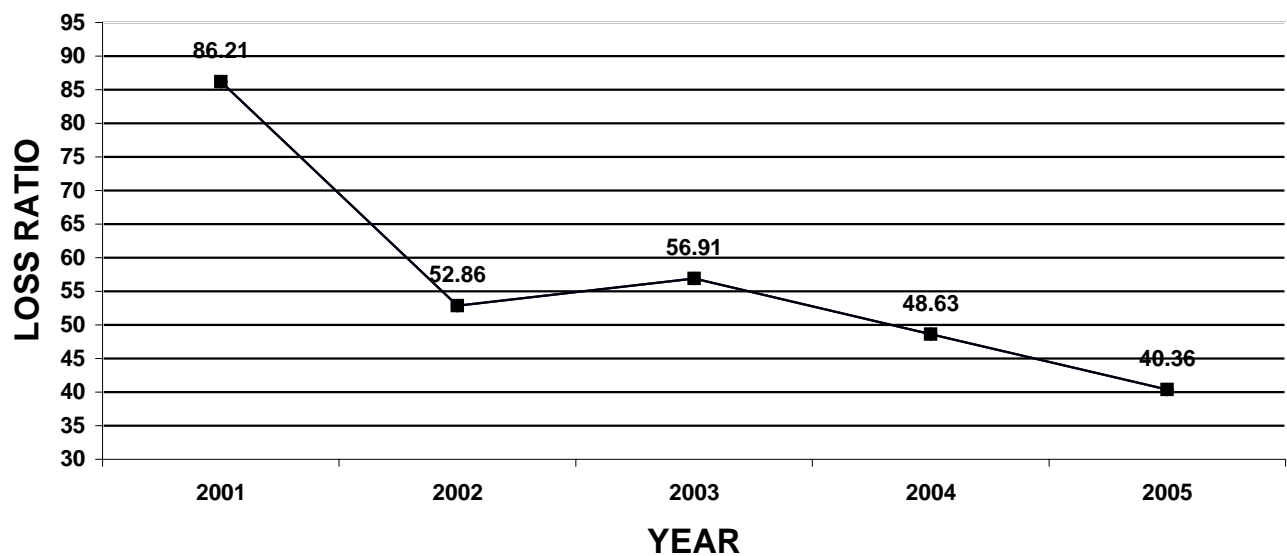
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
261	STATE FARM GENERAL INSURANCE CO	0.00%	\$0	\$0	-\$1,815	-\$22,891	N/A
262	TIG INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$5,100	N/A
263	TIG INSURANCE COMPANY	0.00%	\$0	\$2,350	\$263,407	-\$361,456	-15381.11%
264	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$33,130	N/A
265	TOYOTA MOTOR INSURANCE COMPANY	0.00%	\$0	\$0	\$15,000	\$59,718	N/A
266	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	-\$116,570	-\$310,693	N/A
267	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$23,191	N/A
268	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$100,000	\$62,433	N/A
269	TRAVELERS CASUALTY INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$22,374	N/A
270	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,363	N/A
271	ULICO CASUALTY COMPANY	0.00%	\$0	\$0	\$2,000	-\$259,360	N/A
272	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$1,003,289	-\$1,140,343	N/A
273	UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5,361	N/A
274	VALIANT INS CO	0.00%	\$0	\$418	\$47,500	-\$681,796	-163109.09%
275	VESTA FIRE INSURANCE CORP	0.00%	\$0	\$0	-\$325	-\$52,822	N/A
276	XL INSURANCE AMERICA INC	0.00%	\$0	\$0	\$0	\$7,004	N/A
277	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$710	N/A
278	GREAT WEST CASUALTY COMPANY	0.00%	-\$323	-\$204	\$0	\$0	0.00%
279	AMERICAN MOTORISTS INSURANCE CO	0.00%	-\$391	-\$391	\$933,557	\$806,907	-206370.08%
280	HUDSON INSURANCE COMPANY	0.00%	-\$1,449	\$68,515	\$3,049	-\$78,286	-114.26%
281	SECURITY NATIONAL INSURANCE COMPANY	0.00%	-\$1,660	\$9,123	\$125,646	-\$162,595	-1782.25%
282	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	-\$7,794	\$272,703	\$30,541	-\$36,323	-13.32%
283	AMERICAN INTERNATIONAL SOUTH INS CO	0.00%	-\$11,141	-\$11,141	\$0	-\$57	0.51%
284	NORTHFIELD INSURANCE COMPANY	0.00%	-\$15,391	\$21,991	\$0	-\$12,260	-55.75%
285	CENTENNIAL INSURANCE COMPANY	0.00%	-\$21,390	\$5,126	\$45,000	-\$190,456	-3715.49%
286	SECURITY INSURANCE COMPANY OF HARTFORD	-0.01%	-\$48,477	\$269,424	\$587,458	\$311,514	115.62%
287	ST PAUL FIRE & MARINE INSURANCE CO	-0.01%	-\$59,020	\$1,010,920	\$249,446	\$851,488	84.23%
TOTAL		100.00%	\$622,649,146	\$614,760,000	\$249,031,666	\$248,131,677	40.36%

## MISSOURI COMMERCIAL MULTI-PERIL INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

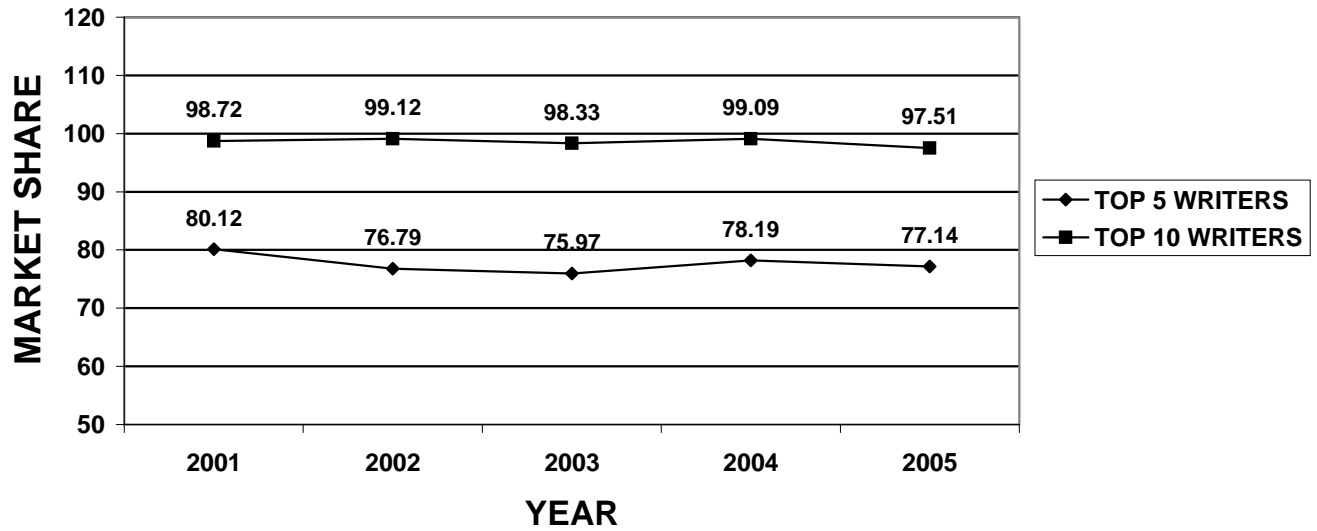


**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - MOBILE HOMES**

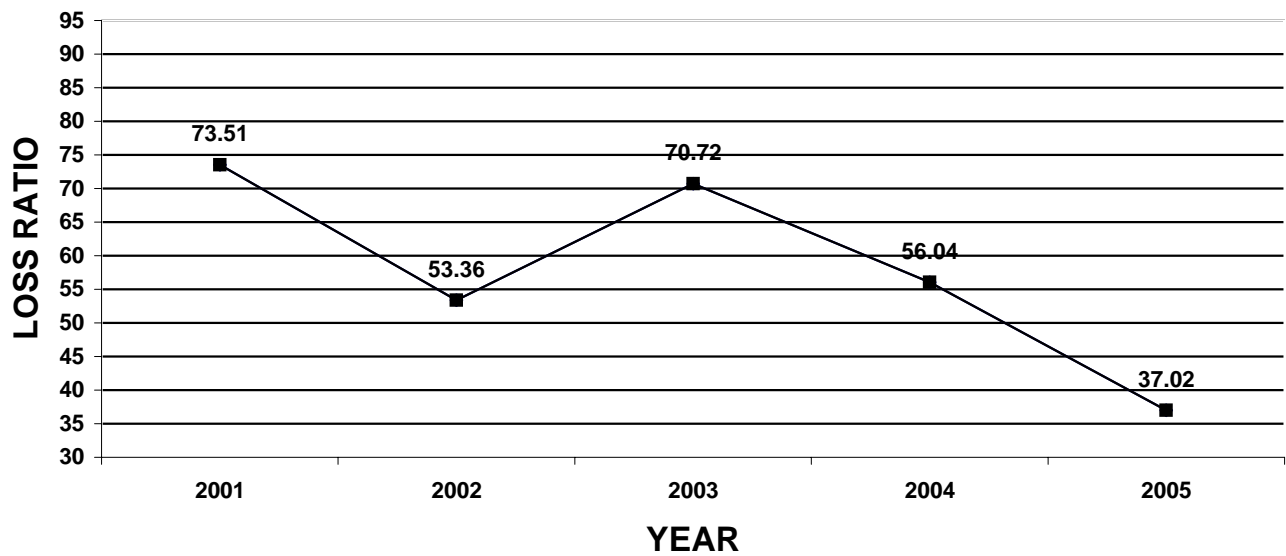
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	PROGRESSIVE CASUALTY INSURANCE CO	19.36%	\$5,356,311	\$5,120,354	\$2,181,594	\$2,268,783	44.31%
2	FOREMOST SIGNATURE INSURANCE COMPANY	18.55%	\$5,132,200	\$5,215,446	\$2,508,844	\$2,747,157	52.67%
3	AMERICAN FAMILY MUTUAL INS CO	15.52%	\$4,296,057	\$4,282,261	\$1,406,103	\$1,258,434	29.39%
4	STATE FARM FIRE AND CASUALTY COMPANY	15.10%	\$4,179,240	\$4,113,710	\$1,189,092	\$1,062,159	25.82%
5	SHELTER MUTUAL INSURANCE CO	8.62%	\$2,384,152	\$2,415,687	\$527,616	\$535,806	22.18%
6	FOREMOST INSURANCE CO	6.61%	\$1,830,472	\$1,813,221	\$353,893	\$531,833	29.33%
7	FARM BUREAU TOWN & COUNTRY INS CO OF MO	6.15%	\$1,701,185	\$1,737,966	\$826,459	\$822,869	47.35%
8	FOREMOST PROPERTY AND CASUALTY INS CO	5.18%	\$1,434,581	\$1,378,330	\$701,098	\$692,878	50.27%
9	ALLSTATE INSURANCE COMPANY	1.48%	\$408,397	\$463,036	\$101,678	\$26,857	5.80%
10	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.95%	\$262,479	\$260,970	\$14,209	\$40,100	15.37%
11	AUTO OWNERS INSURANCE COMPANY	0.81%	\$225,068	\$222,435	\$53,435	\$55,755	25.07%
12	ALLSTATE INDEMNITY COMPANY	0.78%	\$216,884	\$109,546	\$12,635	\$15,489	14.14%
13	LIBERTY MUTUAL FIRE INSURANCE CO	0.28%	\$77,724	\$76,458	\$28,483	\$28,483	37.25%
14	SECURA SUPREME INSURANCE COMPANY	0.24%	\$66,618	\$61,906	\$31,310	\$41,709	67.37%
15	SECURA INSURANCE A MUTUAL COMPANY	0.15%	\$40,532	\$45,826	\$19,858	\$15,580	34.00%
16	FARMERS ALLIANCE MUTUAL INS CO	0.09%	\$25,234	\$26,427	\$330	-\$9,670	-36.59%
17	OWNERS INSURANCE COMPANY	0.05%	\$13,790	\$13,377	\$2,556	\$2,168	16.21%
18	METROPOLITAN PROPERTY & CASUALTY INS CO	0.05%	\$13,347	\$13,029	\$0	\$0	0.00%
19	HORACE MANN INSURANCE COMPANY	0.01%	\$3,395	\$3,395	\$0	\$269	7.92%
20	AMCO INSURANCE COMPANY	0.01%	\$2,247	\$2,414	\$0	-\$48	-1.99%
21	ALLIED PROPERTY & CASUALTY INS CO	0.01%	\$2,206	\$2,496	\$0	-\$3	-0.12%
22	PHARMACISTS MUTUAL INSURANCE COMPANY	0.01%	\$1,802	\$1,891	\$0	\$0	0.00%
23	STATE FARM GENERAL INSURANCE CO	0.00%	\$0	\$0	\$101	-\$6	N/A
TOTAL		100.00%	\$27,673,921	\$27,380,181	\$9,959,294	\$10,136,602	37.02%

## MISSOURI MOBILE HOMES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



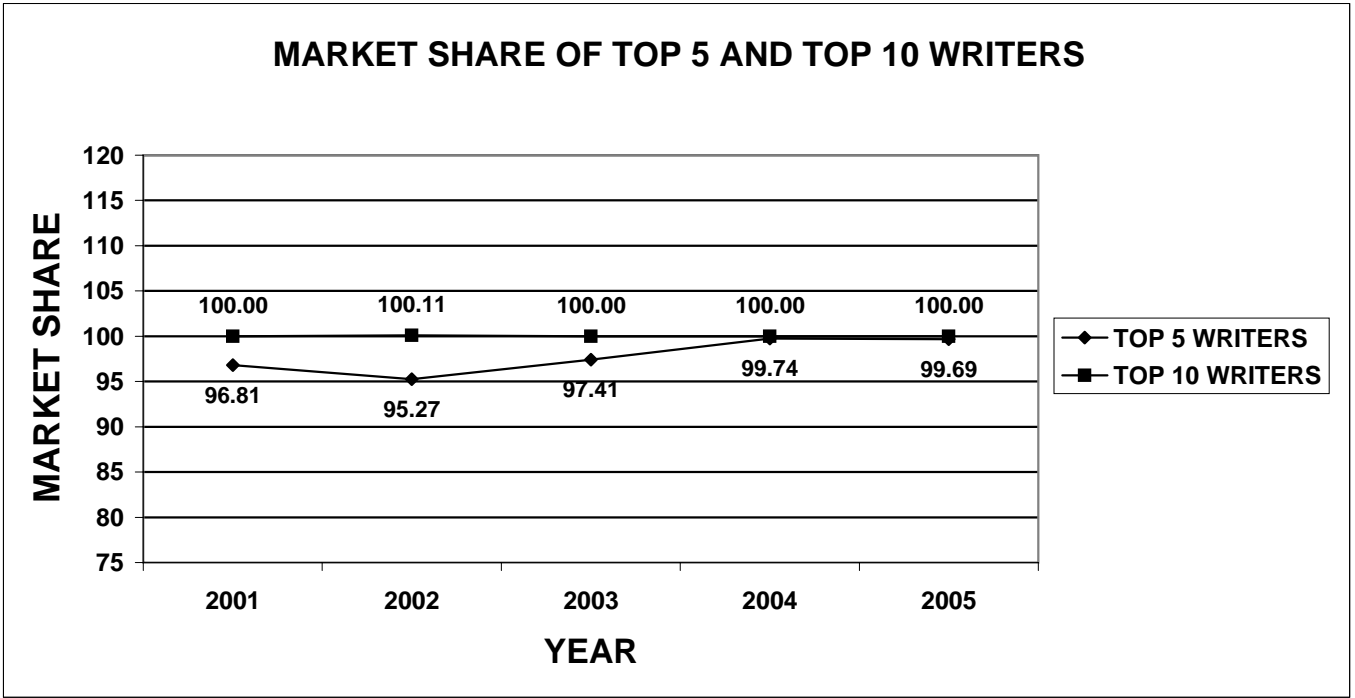
**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - GROWING CROPS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FARMERS ALLIANCE MUTUAL INS CO	60.92%	\$6,979,886	\$6,979,886	\$6,216,400	\$6,216,400	89.06%
2	FARMERS MUTUAL HAIL INS CO OF IOWA	27.46%	\$3,146,895	\$3,146,895	\$450,945	\$448,470	14.25%
3	GREAT AMERICAN INSURANCE COMPANY	7.53%	\$862,485	\$862,485	\$90,586	\$90,586	10.50%
4	AGRI GENERAL INSURANCE COMPANY	3.38%	\$387,140	\$387,140	\$186,344	\$186,344	48.13%
5	AMERICAN AGRI-BUSINESS INSURANCE COMPANY	0.40%	\$46,305	\$46,305	\$7,879	\$7,879	17.02%
6	STATE FARM FIRE AND CASUALTY COMPANY	0.31%	\$35,553	\$35,553	\$0	\$0	0.00%
	TOTAL	100.00%	\$11,458,264	\$11,458,264	\$6,952,154	\$6,949,679	60.65%

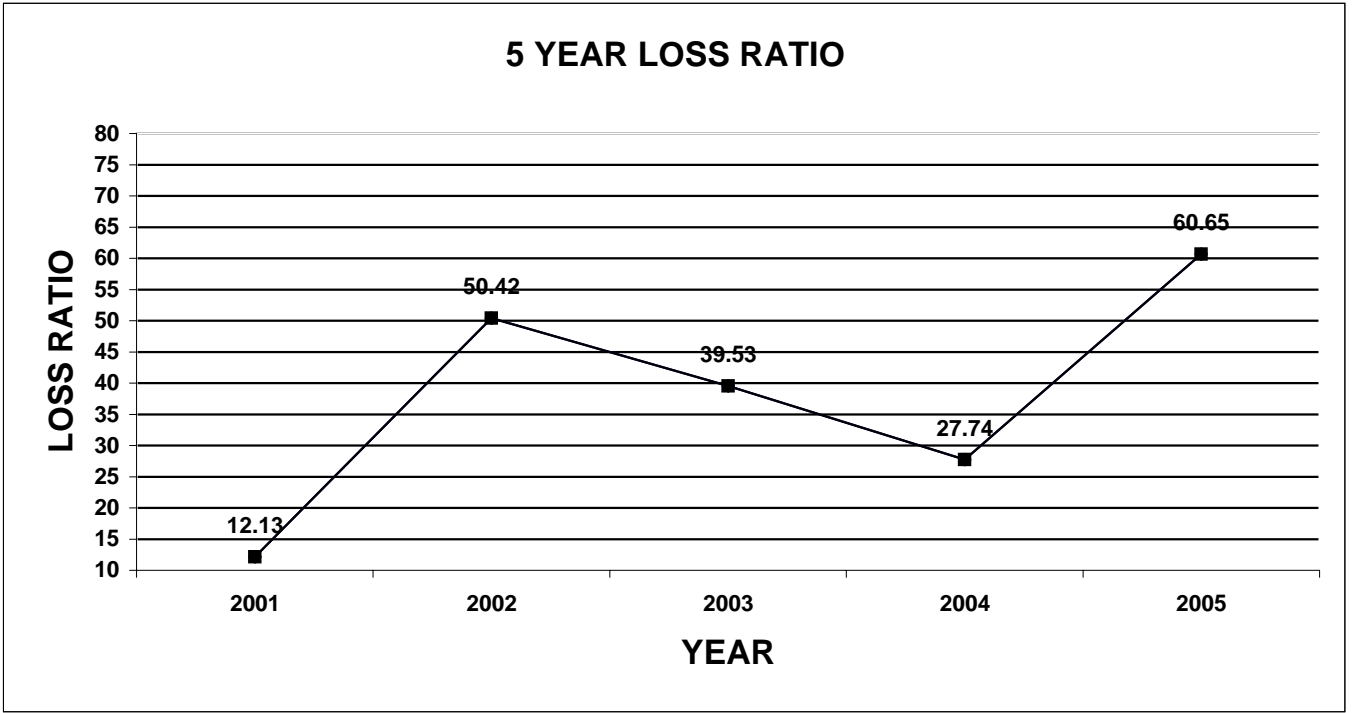


MISSOURI GROWING CROPS INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - OCEAN MARINE**

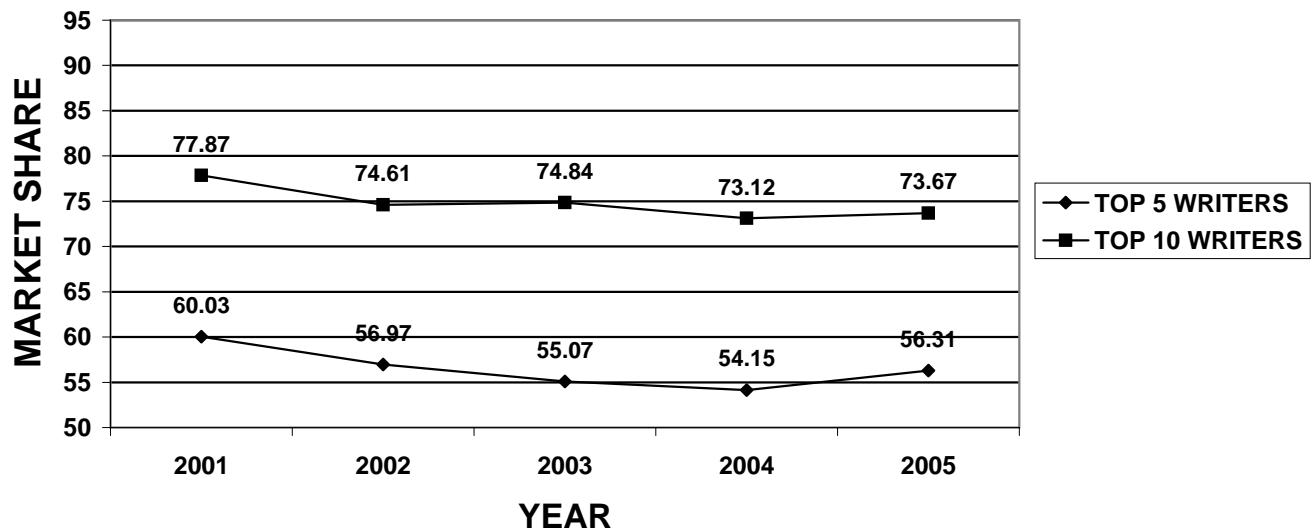
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN HOME ASSURANCE COMPANY	21.26%	\$8,281,571	\$8,281,571	\$4,114,994	\$4,570,484	55.19%
2	FIREMANS FUND INSURANCE COMPANY	10.99%	\$4,282,437	\$4,329,314	\$744,047	\$2,939,571	67.90%
3	CONTINENTAL INSURANCE COMPANY THE	8.72%	\$3,395,136	\$3,426,993	\$1,119,005	\$321,057	9.37%
4	NORTHERN ASSURANCE CO OF AMERICA	8.37%	\$3,260,473	\$3,199,344	\$365,716	\$2,095,661	65.50%
5	GREAT AMERICAN INS CO OF NEW YORK	6.96%	\$2,711,746	\$2,608,911	\$904,295	\$1,930,086	73.98%
6	ST PAUL FIRE & MARINE INSURANCE CO	4.24%	\$1,652,898	\$1,759,649	\$1,349,558	-\$2,199,989	-125.02%
7	FEDERAL INSURANCE COMPANY	3.97%	\$1,547,474	\$1,169,271	\$128,044	\$333,936	28.56%
8	INDEMNITY INSURANCE CO OF NORTH AMERICA	3.23%	\$1,256,371	\$1,210,328	\$309,224	\$86,937	7.18%
9	MARKEL AMERICAN INSURANCE COMPANY	3.08%	\$1,198,225	\$1,201,487	\$197,526	\$745,746	62.07%
10	FOREMOST INSURANCE CO	2.84%	\$1,107,937	\$1,097,902	\$256,967	\$307,127	27.97%
11	NEW YORK MARINE & GENERAL INS CO	2.58%	\$1,005,078	\$968,173	-\$27,111	-\$52,956	-5.47%
12	AFFILIATED FM INSURANCE COMPANY	2.11%	\$821,736	\$815,244	\$188,273	\$378,193	46.39%
13	HARTFORD FIRE INSURANCE COMPANY	2.07%	\$805,935	\$848,388	\$22,135	-\$86,767	-10.23%
14	NEW HAMPSHIRE INSURANCE COMPANY	1.98%	\$771,572	\$665,166	\$427,321	\$442,948	66.59%
15	HANOVER INSURANCE COMPANY THE	1.91%	\$743,156	\$668,397	\$103,388	\$135,434	20.26%
16	RLI INSURANCE COMPANY	1.81%	\$705,752	\$372,220	\$96,007	\$511,781	137.49%
17	CONTINENTAL CASUALTY COMPANY	1.77%	\$687,965	\$703,381	\$376,331	\$891,352	126.72%
18	ACE AMERICAN INSURANCE COMPANY	1.57%	\$609,826	\$703,963	\$230,214	\$170,497	24.22%
19	ZURICH AMERICAN INSURANCE COMPANY	1.55%	\$604,420	\$679,777	\$12,323	-\$722,480	-106.28%
20	XL SPECIALTY INSURANCE COMPANY	1.35%	\$523,998	\$311,003	\$215,843	-\$216,187	-69.51%
21	OLD UNITED CASUALTY COMPANY	1.22%	\$475,396	\$485,393	\$191,768	\$129,788	26.74%
22	AXIS REINSURANCE COMPANY	0.80%	\$309,993	\$172,232	\$30,756	\$186,770	108.44%
23	WESTPORT INSURANCE CORPORATION	0.67%	\$261,470	\$251,546	\$323,187	-\$52,310	-20.80%
24	STANDARD FIRE INSURANCE COMPANY	0.58%	\$226,835	\$222,119	\$79,288	\$40,607	18.28%
25	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.49%	\$191,131	\$187,165	\$41,142	\$34,823	18.61%
26	INSURANCE COMPANY OF NORTH AMERICA	0.41%	\$159,765	\$185,754	\$440,122	\$440,527	237.16%
27	NAVIGATORS INSURANCE COMPANY	0.40%	\$156,504	\$199,640	-\$29,690	-\$25,527	-12.79%
28	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.40%	\$154,816	\$179,327	-\$247	\$41,821	23.32%
29	NORTHERN INSURANCE CO OF NEW YORK	0.39%	\$150,840	\$103,577	\$325	\$17,071	16.48%
30	MID CENTURY INSURANCE COMPANY	0.32%	\$124,869	\$125,078	\$0	\$59,230	47.35%
31	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.23%	\$89,148	\$44,574	\$0	\$14,053	31.53%
32	LIBERTY MUTUAL INSURANCE COMPANY	0.22%	\$84,684	\$9,990	\$0	-\$3,407,962	-34113.73%
33	USAA CASUALTY INSURANCE COMPANY	0.19%	\$75,671	\$69,586	\$17,124	\$21,071	30.28%
34	LIBERTY MUTUAL FIRE INSURANCE CO	0.19%	\$74,539	\$73,428	\$17,227	\$36,173	49.26%
35	QUADRANT INDEMNITY INSURANCE CO	0.18%	\$69,009	\$57,177	\$102,299	\$164,431	287.58%
36	AMERICAN MODERN HOME INSURANCE CO	0.17%	\$67,044	\$75,499	\$31,101	\$33,078	43.81%
37	AMERICAN FAMILY HOME INSURANCE COMPANY	0.15%	\$57,947	\$54,472	\$25,176	\$16,068	29.50%
38	ONEBEACON AMERICA INSURANCE COMPANY	0.13%	\$49,873	\$418,970	\$865,646	\$231	0.06%
39	HARTFORD UNDERWRITERS INSURANCE CO	0.11%	\$42,863	\$47,667	\$359	-\$10,403	-21.82%
40	PROPERTY & CASUALTY INS CO OF HARTFORD	0.11%	\$41,767	\$35,969	\$713	-\$2,197	-6.11%
41	STATE AUTO PROPERTY & CASUALTY INS CO	0.07%	\$28,549	\$33,728	\$0	-\$12	-0.04%
42	TRAVELERS HOME AND MARINE INS CO THE	0.07%	\$25,527	\$12,184	\$2,867	\$4,621	37.93%
43	AMERICAN BANKERS INS CO OF FLORIDA	0.06%	\$22,214	\$12,424	\$715	\$1,475	11.87%
44	AUTOMOBILE INS CO OF HARTFORD CT	0.06%	\$22,154	\$24,793	\$1,776	-\$2,412	-9.73%
45	LINCOLN GENERAL INSURANCE CO	0.05%	\$20,125	\$15,203	\$0	\$0	0.00%
46	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.03%	\$13,304	-\$24,161	\$0	-\$13,542	56.05%
47	NATIONAL CASUALTY COMPANY	0.03%	\$11,681	\$11,866	\$1,633	\$179,857	1515.73%
48	AMICA MUTUAL INSURANCE COMPANY	0.03%	\$11,191	\$8,261	\$6,445	\$6,445	78.02%
49	VIGILANT INSURANCE COMPANY	0.02%	\$7,675	\$6	\$0	\$0	0.00%
50	XL INSURANCE AMERICA INC	0.02%	\$6,439	\$6,439	\$0	\$213	3.31%
51	SENTINEL INSURANCE COMPANY LTD	0.02%	\$6,197	\$3,483	\$0	\$284	8.15%
52	TRAVELERS INDEMNITY CO OF AMERICA	0.02%	\$6,185	\$5,712	\$0	-\$372	-6.51%
53	TRINITY UNIVERSAL INSURANCE COMPANY	0.02%	\$6,077	\$6,304	\$0	\$100	1.59%
54	HARTFORD CASUALTY INS CO	0.01%	\$3,720	\$4,898	\$2,952	\$1,530	31.24%
55	KEMPER INDEPENDENCE INSURANCE COMPANY	0.01%	\$2,684	\$3,321	\$0	\$66	1.99%
56	TWIN CITY FIRE INS CO	0.01%	\$2,032	\$2,047	\$0	-\$387	-18.91%
57	ELECTRIC INSURANCE COMPANY	0.00%	\$1,917	\$1,916	\$0	\$0	0.00%
58	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$1,727	\$875	\$0	\$0	0.00%
59	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$638	\$621	\$0	-\$86	-13.85%
60	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$571	\$187	\$0	\$0	0.00%
61	ARCH INSURANCE COMPANY	0.00%	\$391	\$169	\$0	\$22	13.02%
62	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$197	\$197	\$0	-\$1,061	-538.58%
63	KANSAS CITY FIRE AND MARINE INSURANCE CO	0.00%	\$76	\$9,964	\$0	\$0	0.00%
64	ACE PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	\$309	N/A
65	AMERICAN CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - OCEAN MARINE**

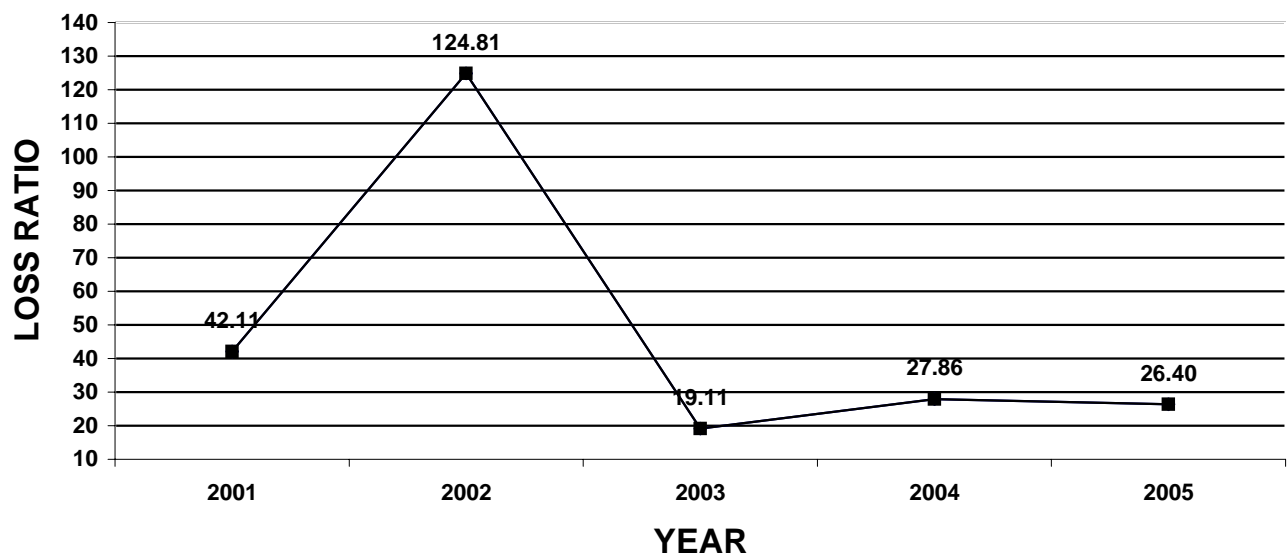
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$0	\$0	\$1	N/A
67	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$23	N/A
68	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$2	N/A
69	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$0	\$122	\$0	\$0	0.00%
70	AMERICAS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$108	N/A
71	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$103	N/A
72	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$60	\$0	-\$433	-721.67%
73	BUCKEYE UNION INSURANCE COMPANY	0.00%	\$0	\$0	-\$19,618	-\$19,620	N/A
74	CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,033	N/A
75	CLARENDON NATIONAL INS CO	0.00%	\$0	\$0	\$0	-\$13,173	N/A
76	COMMONWEALTH INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$6,376	N/A
77	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$453	N/A
78	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$284	N/A
79	ECONOMY PREMIER ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$10	N/A
80	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$112	N/A
81	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$0	\$0	\$0	-\$1,350	N/A
82	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$4	N/A
83	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$15	N/A
84	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$44	\$0	\$0	0.00%
85	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5,848	N/A
86	LIBERTY INSURANCE UNDERWRITERS INC.	0.00%	\$0	\$0	\$0	-\$16,889	N/A
87	LM PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$0	\$37	\$0	\$2,166	5854.05%
88	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$0	\$0	\$0	-\$22,368	N/A
89	mitsui sumitomo insurance co of america	0.00%	\$0	\$0	\$0	-\$22,606	N/A
90	mitsui sumitomo insurance usa inc	0.00%	\$0	\$0	\$0	-\$11,356	N/A
91	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$0	\$0	-\$99	N/A
92	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$28	\$0	\$0	0.00%
93	SENTRY SELECT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$128	N/A
94	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6	N/A
95	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
96	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$548	N/A
97	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$1,524	N/A
98	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	\$0	\$0	\$202,500	\$202,500	N/A
99	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$320	N/A
100	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	-\$64	N/A
101	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$37,853	N/A
102	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$0	\$82	\$0	-\$1	-1.22%
103	VIRGINIA SURETY COMPANY INC	0.00%	\$0	\$0	\$0	-\$1,623	N/A
104	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00%	-\$56	-\$56	\$0	\$0	0.00%
105	GLENS FALLS INSURANCE COMPANY THE	0.00%	-\$309	\$22,512	\$14,950	-\$18,145	-80.60%
106	ROYAL INDEMNITY COMPANY	0.00%	-\$1,684	-\$5	-\$341,515	-\$474,094	9481880.00%
107	ATLANTIC MUTUAL INSURANCE COMPANY	-0.22%	-\$86,402	-\$86,402	\$0	\$679	-0.79%
TOTAL		100.00%	\$38,950,690	\$38,096,504	\$13,143,101	\$10,055,891	26.40%

## MISSOURI OCEAN MARINE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CONTINENTAL CASUALTY COMPANY	9.55%	\$19,277,514	\$19,125,241	\$7,927,454	\$8,677,365	45.37%
2	STATE FARM FIRE AND CASUALTY COMPANY	8.77%	\$17,716,435	\$17,218,442	\$6,046,616	\$6,270,064	36.41%
3	FACTORY MUTUAL INSURANCE COMPANY	8.18%	\$16,513,854	\$15,794,231	\$310,968	\$1,342,050	8.50%
4	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	6.07%	\$12,265,293	\$9,577,076	\$2,611,334	\$4,457,039	46.54%
5	ASSURANCE COMPANY OF AMERICA	5.23%	\$10,556,494	\$10,039,982	\$3,493,935	\$3,760,082	37.45%
6	HARTFORD FIRE INSURANCE COMPANY	3.86%	\$7,784,480	\$7,202,924	\$2,506,222	\$2,912,419	40.43%
7	VOYAGER PROPERTY & CASUALTY INS CO	2.76%	\$5,573,431	\$5,590,241	\$3,999,887	\$4,103,363	73.40%
8	ZURICH AMERICAN INSURANCE COMPANY	1.70%	\$3,427,350	\$3,894,521	\$3,989,620	-\$1,853,460	-47.59%
9	EMPIRE FIRE AND MARINE INSURANCE CO	1.69%	\$3,414,046	\$3,368,541	\$206,460	\$399,183	11.85%
10	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	1.66%	\$3,346,988	\$3,716,277	-\$1,222	\$8,946,740	240.74%
11	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	1.53%	\$3,090,659	\$3,103,370	\$698,597	\$1,233,573	39.75%
12	PROGRESSIVE NORTHWESTERN INS CO	1.52%	\$3,078,637	\$2,993,229	\$996,679	\$1,033,593	34.53%
13	NATIONWIDE MUTUAL INSURANCE COMPANY	1.39%	\$2,804,950	\$2,634,723	\$983,849	\$1,041,176	39.52%
14	AMERICAN HOME ASSURANCE COMPANY	1.39%	\$2,801,942	\$2,570,284	\$331,906	-\$324,987	-12.64%
15	SAFECO INSURANCE CO OF AMERICA	1.30%	\$2,619,018	\$2,620,748	\$676,723	\$699,821	26.70%
16	ACE FIRE UNDERWRITERS INSURANCE COMPANY	1.28%	\$2,591,608	\$2,060,607	\$180,086	\$350,254	17.00%
17	FIREMANS FUND INSURANCE COMPANY	1.22%	\$2,455,906	\$2,342,781	\$862,463	\$992,080	42.35%
18	SENTRY SELECT INSURANCE COMPANY	1.17%	\$2,370,848	\$2,538,066	\$1,405,929	\$1,704,290	67.15%
19	GREAT WEST CASUALTY COMPANY	1.12%	\$2,263,827	\$2,365,536	\$910,557	\$826,604	34.94%
20	CINCINNATI INS CO THE	1.08%	\$2,176,363	\$2,238,838	\$1,056,603	\$986,847	44.08%
21	ST PAUL FIRE & MARINE INSURANCE CO	1.04%	\$2,108,280	\$4,302,901	\$909,538	-\$717,424	-16.67%
22	AFFILIATED FM INSURANCE COMPANY	0.97%	\$1,967,775	\$1,695,738	\$320,811	\$410,691	24.22%
23	SHELTER MUTUAL INSURANCE CO	0.92%	\$1,857,919	\$1,820,998	\$470,551	\$483,391	26.55%
24	FEDERAL INSURANCE COMPANY	0.91%	\$1,833,884	\$1,978,190	\$656,943	\$665,416	33.64%
25	UNITED FIRE AND CASUALTY COMPANY	0.84%	\$1,703,959	\$1,696,401	\$639,241	\$630,474	37.17%
26	CONTINENTAL INSURANCE COMPANY THE	0.81%	\$1,634,874	\$1,938,483	\$2,341,614	\$3,129,391	161.44%
27	GREAT NORTHERN INSURANCE COMPANY	0.79%	\$1,600,463	\$1,536,236	\$384,198	\$353,251	22.99%
28	INSURANCE CORPORATION OF HANNOVER	0.78%	\$1,573,949	\$1,750,258	\$1,361,897	\$80,426	4.60%
29	BITUMINOUS CASUALTY CORPORATION	0.72%	\$1,452,483	\$1,492,189	\$385,553	\$562,119	37.67%
30	BCS INSURANCE COMPANY	0.70%	\$1,409,884	\$1,409,884	\$701,404	\$567,400	40.24%
31	JEWELERS MUTUAL INSURANCE COMPANY	0.66%	\$1,330,351	\$1,386,519	\$1,043,394	\$1,059,408	76.41%
32	ALLSTATE INSURANCE COMPANY	0.62%	\$1,244,634	\$1,324,337	\$443,520	\$437,419	33.03%
33	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.62%	\$1,242,086	\$1,204,258	\$773,710	\$809,138	67.19%
34	LIBERTY MUTUAL INSURANCE COMPANY	0.61%	\$1,232,447	\$878,545	\$826,743	\$1,338,131	152.31%
35	OWNERS INSURANCE COMPANY	0.61%	\$1,229,987	\$1,125,126	\$798,326	\$636,247	56.55%
36	NORTH RIVER INSURANCE COMPANY THE	0.60%	\$1,205,313	\$862,695	\$39,028	\$78,161	9.06%
37	GREAT AMERICAN ASSURANCE COMPANY	0.58%	\$1,180,761	\$1,481,607	\$230,077	\$363,142	24.51%
38	AMERICAN AUTOMOBILE INSURANCE CO	0.57%	\$1,156,886	\$1,095,312	\$2,017,358	\$2,066,222	188.64%
39	AMERICAN MODERN HOME INSURANCE CO	0.52%	\$1,041,117	\$1,102,689	\$328,977	\$310,198	28.13%
40	FIRST MARINE INSURANCE COMPANY	0.51%	\$1,032,250	\$1,062,516	\$175,637	\$214,675	20.20%
41	WESTCHESTER FIRE INSURANCE COMPANY	0.51%	\$1,020,396	\$1,211,806	\$56,294	\$595,712	49.16%
42	NORTHLAND INSURANCE COMPANY	0.50%	\$1,016,512	\$925,121	\$573,855	\$443,934	47.99%
43	EMPLOYERS MUTUAL CASUALTY COMPANY	0.49%	\$980,295	\$1,004,491	\$294,833	\$310,736	30.93%
44	AMERICAN STATES INSURANCE COMPANY	0.48%	\$976,941	\$959,322	\$186,559	\$200,263	20.88%
45	STAR INSURANCE COMPANY	0.47%	\$948,344	\$948,344	\$546,663	\$598,613	63.12%
46	FEDERATED MUTUAL INSURANCE COMPANY	0.47%	\$946,744	\$934,557	\$266,727	\$420,844	45.03%
47	GRINNELL MUTUAL REINSURANCE COMPANY	0.45%	\$918,183	\$886,138	\$363,032	\$380,455	42.93%
48	AUTO OWNERS INSURANCE COMPANY	0.45%	\$913,322	\$931,995	\$488,516	\$494,967	53.11%
49	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.44%	\$890,977	\$874,617	\$344,433	\$339,761	38.85%
50	STATE AUTO PROPERTY & CASUALTY INS CO	0.43%	\$874,172	\$963,488	\$408,487	\$21,127	2.19%
51	CANAL INSURANCE COMPANY	0.41%	\$823,637	\$811,527	\$209,253	\$299,016	36.85%
52	XL SPECIALTY INSURANCE COMPANY	0.40%	\$806,632	\$675,970	\$22,000	\$23,907	3.54%
53	TRAVELERS INDEMNITY COMPANY	0.39%	\$796,543	\$916,377	\$43,454	-\$572,034	-62.42%
54	MID CENTURY INSURANCE COMPANY	0.38%	\$771,157	\$789,033	\$265,980	-\$153,283	-19.43%
55	AMEX ASSURANCE COMPANY	0.36%	\$726,160	\$714,095	\$163,926	\$19,669	2.75%
56	AMERICAN BANKERS INS CO OF FLORIDA	0.36%	\$721,558	\$681,942	\$147,402	\$151,765	22.25%
57	PHOENIX INSURANCE COMPANY THE	0.33%	\$675,502	\$523,143	\$151,963	\$280,768	53.67%
58	FOREMOST INSURANCE CO	0.33%	\$668,643	\$664,251	\$99,961	\$138,530	20.86%
59	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.32%	\$638,242	\$634,794	\$142,295	\$130,987	20.63%
60	SENECA INSURANCE COMPANY INC	0.31%	\$632,614	\$350,806	\$0	\$46,389	13.22%
61	LINCOLN GENERAL INSURANCE CO	0.30%	\$601,055	\$653,812	\$400,160	\$253,243	38.73%
62	AMCO INSURANCE COMPANY	0.29%	\$585,723	\$553,641	\$164,806	\$156,480	28.26%
63	VIGILANT INSURANCE COMPANY	0.29%	\$575,735	\$593,227	\$110,377	\$112,265	18.92%
64	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.28%	\$561,590	\$574,546	\$415,330	\$505,291	87.95%
65	CATERPILLAR INSURANCE COMPANY	0.26%	\$530,454	\$261,212	\$121,955	\$303,594	116.23%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	INTREPID INSURANCE COMPANY	0.26%	\$524,903	\$488,513	\$7,925	-\$24,077	-4.93%
67	GENERAL CASUALTY CO OF WISCONSIN	0.25%	\$511,004	\$479,406	\$135,438	\$115,641	24.12%
68	LIBERTY MUTUAL FIRE INSURANCE CO	0.25%	\$506,273	\$509,090	\$114,306	-\$98,508	-19.35%
69	UNIVERSAL UNDERWRITERS INS CO	0.25%	\$500,079	\$510,918	\$218,937	\$244,004	47.76%
70	PACIFIC INDEMNITY COMPANY	0.25%	\$499,636	\$508,475	\$187,720	\$534,590	105.14%
71	UNITED STATES FIDELITY & GUARANTY CO	0.25%	\$499,088	\$540,246	\$104,043	\$331,482	61.36%
72	OHIO CASUALTY INSURANCE COMPANY	0.24%	\$479,895	\$492,785	\$199,261	\$116,058	23.55%
73	ALLIED PROPERTY & CASUALTY INS CO	0.24%	\$479,605	\$486,170	\$133,690	\$151,954	31.26%
74	GREENWICH INSURANCE COMPANY	0.24%	\$479,460	\$583,647	\$0	-\$190,706	-32.67%
75	ALLSTATE INDEMNITY COMPANY	0.24%	\$477,288	\$492,858	\$192,961	\$176,214	35.75%
76	ADDISON INSURANCE COMPANY	0.23%	\$462,515	\$395,966	\$252,185	\$277,020	69.96%
77	AMERICAN INTERNATIONAL INS CO	0.22%	\$451,031	\$362,542	\$2,929	\$4,023,479	1109.80%
78	ACUITY A MUTUAL INSURANCE COMPANY	0.22%	\$444,077	\$305,219	\$152,485	\$234,888	76.96%
79	AMERICAN FAMILY MUTUAL INS CO	0.22%	\$443,262	\$385,477	\$83,881	\$60,825	15.78%
80	DIAMOND STATE INSURANCE COMPANY	0.21%	\$429,306	\$439,100	\$217,617	\$172,125	39.20%
81	CUMIS INSURANCE SOCIETY INC	0.21%	\$426,614	\$411,236	\$231,678	\$230,388	56.02%
82	PROGRESSIVE MAX INSURANCE COMPANY	0.21%	\$423,994	\$355,301	\$170,482	\$179,379	50.49%
83	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.21%	\$421,219	\$1,216,490	\$153,549	-\$59,735	-4.91%
84	AMERICAN INSURANCE COMPANY THE	0.21%	\$420,171	\$421,248	\$3,014,600	\$3,023,928	717.85%
85	STATE NATIONAL INSURANCE COMPANY INC	0.20%	\$412,780	\$443,195	\$57,373	-\$46,308	-10.45%
86	FIRE INSURANCE EXCHANGE	0.20%	\$404,639	\$405,365	\$50,865	\$29,440	7.26%
87	LYNDON PROPERTY INSURANCE COMPANY	0.19%	\$389,790	\$1,019,074	\$232,811	\$155,487	15.26%
88	ST PAUL GUARDIAN INSURANCE COMPANY	0.19%	\$378,422	\$392,405	\$22,663	\$58,401	14.88%
89	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.18%	\$367,066	\$347,780	\$131,710	\$147,523	42.42%
90	CAMERON MUTUAL INSURANCE COMPANY	0.18%	\$358,472	\$376,596	\$53,192	\$45,156	11.99%
91	ARCH INSURANCE COMPANY	0.17%	\$350,162	\$353,270	\$132,734	\$116,295	32.92%
92	AXA ART INSURANCE CORPORATION	0.17%	\$338,135	\$386,796	\$6,185	\$14,998	3.88%
93	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.16%	\$332,249	\$279,546	\$129,870	\$67,273	24.07%
94	FEDERATED SERVICE INSURANCE COMPANY	0.16%	\$319,540	\$254,197	-\$14,667	-\$5,858	-2.30%
95	AMERICAN ZURICH INSURANCE COMPANY	0.16%	\$315,528	\$56,130	\$3,403	\$1,820	3.24%
96	ENCOMPASS INDEMNITY COMPANY	0.16%	\$314,544	\$208,746	\$40,971	\$41,696	19.97%
97	QUANTA INDEMNITY COMPANY	0.15%	\$309,238	\$355,138	\$97,365	\$222,179	62.56%
98	CONTINENTAL WESTERN INSURANCE CO	0.15%	\$307,252	\$249,265	\$32,604	\$63,830	25.61%
99	TRAVELERS INDEMNITY CO OF AMERICA	0.15%	\$303,712	\$189,151	\$172,866	\$206,396	109.12%
100	RSUI INDEMNITY COMPANY	0.15%	\$302,886	\$177,712	\$0	\$5,102	2.87%
101	INDIANA LUMBERMENS MUTUAL INS CO	0.15%	\$301,019	\$260,296	\$186,100	\$238,999	91.82%
102	STANDARD FIRE INSURANCE COMPANY	0.15%	\$297,584	\$263,779	\$128,317	\$130,539	49.49%
103	REGENT INSURANCE COMPANY	0.15%	\$293,932	\$273,588	\$191,826	\$212,546	77.69%
104	MARKEL INSURANCE COMPANY	0.14%	\$286,702	\$261,816	\$205,016	\$170,157	64.99%
105	USAA CASUALTY INSURANCE COMPANY	0.14%	\$284,752	\$286,069	\$72,764	\$86,586	30.27%
106	PHILADELPHIA INDEMNITY INSURANCE CO	0.14%	\$281,906	\$230,442	\$0	\$135,779	58.92%
107	CAROLINA CASUALTY INSURANCE COMPANY	0.14%	\$275,219	\$311,671	\$125,300	\$3,883	1.25%
108	NATIONAL SPECIALTY INSURANCE COMPANY	0.14%	\$272,963	\$193,636	\$42,066	\$49,976	25.81%
109	OCCIDENTAL FIRE & CAS CO OF NC	0.13%	\$271,369	\$355,664	\$215,641	\$150,010	42.18%
110	REPUBLIC WESTERN INS CO	0.13%	\$268,946	\$269,006	\$131,604	\$93,788	34.86%
111	ECONOMY PREMIER ASSURANCE COMPANY	0.13%	\$266,023	\$275,986	\$88,395	\$138,162	50.06%
112	AMERICAN LIVE STOCK INSURANCE CO	0.13%	\$264,299	\$237,110	\$159,818	\$156,110	65.84%
113	AMERICAN RELIABLE INSURANCE COMPANY	0.13%	\$261,643	\$174,590	\$19,158	\$20,933	11.99%
114	ALLSTATE PROPERTY & CASUALTY INS CO	0.13%	\$261,201	\$123,189	\$80,405	\$96,372	78.23%
115	COLUMBIA MUTUAL INSURANCE CO	0.12%	\$251,246	\$263,918	\$13,033	\$17,984	6.81%
116	ONEBEACON INSURANCE COMPANY	0.12%	\$244,147	\$109,648	-\$12	\$38,004	34.66%
117	HARCO NATIONAL INSURANCE COMPANY	0.12%	\$241,621	\$196,696	\$137,920	\$93,503	47.54%
118	NATIONAL INDEMNITY COMPANY	0.12%	\$238,375	\$213,195	\$57,889	\$52,668	24.70%
119	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.11%	\$225,028	\$183,441	\$72,863	\$82,317	44.87%
120	NEW YORK MARINE & GENERAL INS CO	0.11%	\$218,950	\$170,285	\$8,239	\$115,331	67.73%
121	PEERLESS INSURANCE COMPANY	0.11%	\$218,677	\$235,970	\$5,304	\$3,373	1.43%
122	HAWKEYE SECURITY INSURANCE COMPANY	0.10%	\$211,359	\$188,759	\$16,474	\$10,265	5.44%
123	ST PAUL MERCURY INSURANCE COMPANY	0.10%	\$208,361	\$498,670	\$68,813	\$107,856	21.63%
124	STANDARD GUARANTY INSURANCE COMPANY	0.09%	\$190,947	\$190,947	\$115	\$39,858	20.87%
125	MARKEL AMERICAN INSURANCE COMPANY	0.09%	\$187,806	\$178,732	\$98,718	\$90,994	50.91%
126	FARMERS ALLIANCE MUTUAL INS CO	0.09%	\$183,972	\$178,190	\$9,672	\$27,371	15.36%
127	AMERICAN ROAD INSURANCE COMPANY	0.09%	\$181,590	\$181,590	\$11,420	\$5,117	2.82%
128	COMPUTER INSURANCE COMPANY	0.09%	\$181,496	\$196,114	\$0	-\$278	-0.14%
129	COMMERCE AND INDUSTRY INSURANCE CO	0.09%	\$181,482	\$187,761	\$0	-\$5,009	-2.67%
130	FIREMENS INSURANCE CO OF NEWARK NEW JERSEY	0.08%	\$171,430	\$161,387	\$22,020	\$80,905	50.13%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	METROPOLITAN PROPERTY & CASUALTY INS CO	0.08%	\$155,340	\$154,306	\$15,436	\$13,997	9.07%
132	ATLANTIC MUTUAL INSURANCE COMPANY	0.07%	\$148,135	\$179,997	\$62,442	\$72,660	40.37%
133	MIDWESTERN INDEMNITY COMPANY THE	0.07%	\$147,238	\$162,901	\$49,608	\$200,146	122.86%
134	TRANS GUARD INSURANCE COMPANY OF AMERICA INC	0.07%	\$146,255	\$291,308	\$463,296	\$501,858	172.28%
135	ACE AMERICAN INSURANCE COMPANY	0.07%	\$145,520	\$187,741	\$203,206	-\$1,440,174	-767.11%
136	NEW HAMPSHIRE INSURANCE COMPANY	0.07%	\$144,084	\$116,202	\$51,490	\$83,739	72.06%
137	NORTH AMERICAN SPECIALTY INS CO	0.07%	\$138,830	\$198,481	\$62,123	-\$368,856	-185.84%
138	HARTFORD CASUALTY INS CO	0.07%	\$138,093	\$142,435	\$48,627	\$21,097	14.81%
139	HARTFORD UNDERWRITERS INSURANCE CO	0.06%	\$129,406	\$140,227	\$38,546	\$47,927	34.18%
140	STARNET INSURANCE COMPANY	0.06%	\$126,738	\$126,446	\$78,534	\$55,460	43.86%
141	LANCER INSURANCE COMPANY	0.06%	\$119,913	\$127,102	\$14,235	\$2,026	1.59%
142	SENTRY INSURANCE A MUTUAL COMPANY	0.06%	\$113,848	\$106,838	\$550	\$42,368	39.66%
143	SOUTHERN INSURANCE COMPANY	0.05%	\$110,068	\$53,858	\$20,358	\$23,645	43.90%
144	AMERISURE MUTUAL INSURANCE COMPANY	0.05%	\$108,572	\$109,072	\$0	\$95	0.09%
145	WESCO INSURANCE COMPANY	0.05%	\$108,111	\$406,925	\$15,705	\$12,584	3.09%
146	LITITZ MUTUAL INSURANCE COMPANY	0.05%	\$107,152	\$112,706	\$33,698	\$27,300	24.22%
147	VANLINER INSURANCE COMPANY	0.05%	\$105,006	\$95,566	\$25,005	\$6,037	6.32%
148	ILLINOIS NATIONAL INSURANCE COMPANY	0.05%	\$102,797	\$57,027	\$8,020	\$12,191	21.38%
149	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.05%	\$100,029	\$113,621	\$8,222	\$5,198	4.57%
150	GREAT AMERICAN INSURANCE COMPANY	0.05%	\$98,631	\$108,556	\$10,040	\$8,234	7.59%
151	ARMED FORCES INSURANCE EXCHANGE	0.05%	\$95,351	\$98,053	\$37,853	\$64,035	65.31%
152	BIRMINGHAM FIRE INS CO OF PA	0.05%	\$93,464	\$145,674	\$0	-\$595	-0.41%
153	PROPERTY & CASUALTY INS CO OF HARTFORD	0.05%	\$93,010	\$87,494	\$5,068	\$6,680	7.63%
154	ALLIANCE INSURANCE COMPANY INC	0.05%	\$92,835	\$90,724	\$25,165	\$32,665	36.00%
155	MID-CONTINENT CASUALTY COMPANY	0.04%	\$88,654	\$100,308	\$11,087	\$11,622	11.59%
156	NATIONAL INTERSTATE INSURANCE COMPANY	0.04%	\$80,507	\$83,626	\$125,154	\$303,109	362.46%
157	SECURA INSURANCE A MUTUAL COMPANY	0.04%	\$78,276	\$66,737	\$0	\$1,837	2.75%
158	OAK RIVER INSURANCE COMPANY	0.04%	\$76,588	\$70,810	\$0	\$1,558	2.20%
159	WESTPORT INSURANCE CORPORATION	0.04%	\$74,552	\$157,686	\$56,653	\$530,266	336.28%
160	CENTENNIAL INSURANCE COMPANY	0.04%	\$71,804	\$63,809	\$6,400	\$587	0.92%
161	AMERICAN GENERAL INDEMNITY COMPANY	0.04%	\$71,012	\$71,012	\$6,967	\$8,245	11.61%
162	GRANITE STATE INSURANCE COMPANY	0.03%	\$69,607	\$52,399	\$42,261	\$26,715	50.98%
163	MILLERS CLASSIFIED INSURANCE COMPANY	0.03%	\$68,323	\$71,605	\$3,768	\$5,740	8.02%
164	HANOVER INSURANCE COMPANY THE	0.03%	\$66,233	\$54,602	\$698	-\$20,514	-37.57%
165	MARYLAND CASUALTY COMPANY	0.03%	\$62,993	\$120,621	\$96,778	\$160,633	133.17%
166	SAGAMORE INSURANCE COMPANY	0.03%	\$62,810	\$46,523	\$2,277	\$19,620	42.17%
167	FIDELITY NATIONAL INSURANCE COMPANY	0.03%	\$61,342	\$61,780	\$36,971	\$38,619	62.51%
168	AUTOMOBILE INS CO OF HARTFORD CT	0.03%	\$60,582	\$68,654	\$42,671	\$45,885	66.84%
169	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.03%	\$60,046	\$55,102	\$123,273	\$330,212	599.27%
170	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.03%	\$56,166	\$52,624	\$0	-\$5,924	-11.26%
171	MILLERS FIRST INSURANCE COMANY	0.03%	\$50,502	\$52,538	\$6,920	\$16,562	31.52%
172	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$50,374	\$50,158	\$7,271	\$7,370	14.69%
173	TWIN CITY FIRE INS CO	0.02%	\$48,746	\$49,913	\$1,849,959	\$3,805,492	7624.25%
174	FIRST FINANCIAL INSURANCE COMPANY	0.02%	\$48,737	\$33,520	\$68,204	\$76,362	227.81%
175	CENTRAL STATES INDEMNITY CO OF OMAHA	0.02%	\$47,468	\$2,134	\$0	\$0	0.00%
176	SENTINEL INSURANCE COMPANY LTD	0.02%	\$45,065	\$24,472	\$21,351	\$21,374	87.34%
177	DISCOVER PROPERTY AND CASUALTY INS CO	0.02%	\$43,503	\$42,259	\$72,555	\$98,107	232.16%
178	COOPERATIVE MUTUAL INSURANCE COMPANY	0.02%	\$43,363	\$44,821	\$0	\$19,856	44.30%
179	CHARTER OAK FIRE INSURANCE CO THE	0.02%	\$43,080	\$32,521	\$139,915	\$144,003	442.80%
180	ASSOCIATED INDEMNITY CORPORATION	0.02%	\$40,864	\$41,250	\$44,251	\$46,310	112.27%
181	COMMONWEALTH INSURANCE COMPANY OF AMERICA	0.02%	\$39,042	\$17,958	\$0	\$10,349	57.63%
182	STRATFORD INSURANCE COMPANY	0.02%	\$37,204	\$33,983	\$23,021	\$25,435	74.85%
183	UNITED STATES FIRE INSURANCE COMPANY	0.02%	\$36,627	\$398,452	\$282,163	\$194,136	48.72%
184	WESTFIELD INSURANCE COMPANY	0.02%	\$35,913	\$18,284	-\$506	\$21	0.11%
185	FIDELITY & GUARANTY INS UNDERWRITERS	0.02%	\$35,856	\$53,605	\$0	\$6,002	11.20%
186	NATIONAL LLOYDS INSURANCE COMPANY	0.02%	\$35,376	\$35,376	\$0	\$0	0.00%
187	UNITED FINANCIAL CASUALTY COMPANY	0.02%	\$35,225	\$7,474	\$0	\$2,492	33.34%
188	CLARENDON NATIONAL INS CO	0.02%	\$34,323	\$29,020	\$19,175	\$40,054	138.02%
189	WEST AMERICAN INSURANCE COMPANY	0.02%	\$33,585	\$37,648	\$11,398	\$20,751	55.12%
190	AMICA MUTUAL INSURANCE COMPANY	0.02%	\$33,382	\$23,164	\$3,201	\$3,201	13.82%
191	HARTFORD STEAM BOILER INSPECTION & INS	0.02%	\$31,407	\$31,238	\$0	-\$100	-0.32%
192	SUA INSURANCE COMPANY	0.02%	\$30,589	\$12,654	\$0	\$309	2.44%
193	AMERICAN ECONOMY INSURANCE COMPANY	0.01%	\$29,907	\$22,575	\$3,448	\$2,170	9.61%
194	CAPITOL INDEMNITY CORPORATION	0.01%	\$29,651	\$22,070	\$0	\$944	4.28%
195	GERLING AMERICA INSURANCE COMPANY	0.01%	\$29,439	\$29,439	\$0	\$20,538	69.76%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	NATIONWIDE AGRIBUSINESS INS CO	0.01%	\$28,395	\$25,397	\$0	\$856	3.37%
197	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$28,339	\$30,964	\$16,781	\$16,454	53.14%
198	YOSEMITE INSURANCE COMPANY	0.01%	\$28,312	\$77,145	\$5,350	\$6,558	8.50%
199	METROPOLITAN GROUP PROP & CAS INS CO	0.01%	\$27,518	\$28,549	\$22,466	\$18,164	63.62%
200	ACCEPTANCE CASUALTY INSURANCE CO	0.01%	\$25,772	\$19,370	\$0	-\$1,754	-9.06%
201	PACIFIC SPECIALTY INSURANCE COMPANY	0.01%	\$25,330	\$37,764	\$2,315	\$2,315	6.13%
202	SELECTIVE INS CO OF THE SOUTHEAST	0.01%	\$23,132	\$15,755	\$0	\$0	0.00%
203	TEACHERS INSURANCE COMPANY	0.01%	\$21,872	\$22,330	\$5,336	\$6,439	28.84%
204	NORTHERN ASSURANCE CO OF AMERICA	0.01%	\$21,046	\$20,223	\$3,732	\$2,301	11.38%
205	NORTHERN INSURANCE CO OF NEW YORK	0.01%	\$20,967	\$33,598	\$2,478	\$2,359	7.02%
206	NATIONAL AMERICAN INSURANCE COMPANY	0.01%	\$20,377	\$12,504	\$45,388	\$60,388	482.95%
207	TRANSPORTATION INSURANCE COMPANY	0.01%	\$20,256	\$22,241	\$782	\$782	3.52%
208	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$19,639	\$18,859	\$2,000	\$1,717	9.10%
209	SECURITY NATIONAL INSURANCE COMPANY	0.01%	\$16,580	\$19,893	\$2,500	\$4,598	23.11%
210	FIDELITY AND DEPOSIT CO MARYLAND	0.01%	\$16,431	\$21,576	-\$573	-\$116,091	-538.06%
211	HARLEYSVILLE MUTUAL INSURANCE CO	0.01%	\$16,210	\$15,453	\$2,220	\$2,554	16.53%
212	AMERICAN FIRE & CASUALTY COMPANY	0.01%	\$15,969	\$14,786	\$3,175	\$3,983	26.94%
213	KEMPER INDEPENDENCE INSURANCE COMPANY	0.01%	\$15,931	\$16,736	\$0	\$306	1.83%
214	UNION INSURANCE CO OF PROVIDENCE	0.01%	\$15,168	\$17,605	\$2,075	\$1,943	11.04%
215	ELECTRIC INSURANCE COMPANY	0.01%	\$14,934	\$13,556	\$5,083	\$5,083	37.50%
216	BALBOA INSURANCE COMPANY	0.01%	\$14,766	\$16,392	\$3,500	\$16,225	98.98%
217	NETHERLANDS INSURANCE COMPANY THE	0.01%	\$14,079	\$6,407	\$0	-\$115	-1.79%
218	MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	0.01%	\$13,522	\$8,922	\$0	\$482	5.40%
219	XL INSURANCE AMERICA INC	0.01%	\$13,489	\$10,842	\$0	\$3,675	33.90%
220	ST PAUL PROTECTIVE INSURANCE COMPANY	0.01%	\$13,404	\$2,887	\$50,184	\$26,934	932.94%
221	RIVERPORT INSURANCE COMPANY	0.01%	\$13,172	\$8,195	\$0	\$0	0.00%
222	FAIRMONT SPECIALTY INSURANCE COMPANY	0.01%	\$12,917	\$5,561	\$14,167	\$19,141	344.20%
223	FARMLAND MUTUAL INSURANCE COMPANY	0.01%	\$11,349	\$8,734	\$3,541	\$3,409	39.03%
224	SAVERS PROPERTY & CASUALTY INS CO	0.01%	\$11,063	\$8,293	\$0	\$0	0.00%
225	PROGRESSIVE CASUALTY INSURANCE CO	0.01%	\$10,495	\$13,614	\$16,646	\$16,678	122.51%
226	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$9,628	\$10,313	\$0	\$0	0.00%
227	TRANSCONTINENTAL INSURANCE COMPANY	0.00%	\$9,594	\$7,380	\$0	\$0	0.00%
228	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$9,340	\$10,989	\$2,969	-\$4,494	-40.90%
229	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$9,235	\$20,640	\$0	-\$10,546	-51.09%
230	AMERICAN CASUALTY CO OF READING PA	0.00%	\$8,934	\$10,396	\$0	\$0	0.00%
231	DEPOSITORS INSURANCE COMPANY	0.00%	\$8,766	\$9,564	\$0	\$921	9.63%
232	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00%	\$8,743	\$11,867	\$0	-\$342	-2.88%
233	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.00%	\$8,499	\$2,172	\$0	\$105	4.83%
234	HORACE MANN INSURANCE COMPANY	0.00%	\$7,685	\$7,933	\$1,865	\$2,215	27.92%
235	SELECTIVE INSURANCE CO OF S CAROLINA	0.00%	\$7,587	\$7,135	\$0	\$0	0.00%
236	NORTHFIELD INSURANCE COMPANY	0.00%	\$7,554	\$7,789	\$0	-\$6,177	-79.30%
237	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	\$7,543	\$16,520	\$0	-\$329	-1.99%
238	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$7,390	\$19,515	\$11,020	\$9,525	48.81%
239	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$7,390	\$9,513	-\$432	-\$730	-7.67%
240	NATIONAL LIABILITY & FIRE INS CO	0.00%	\$7,016	\$8,878	\$0	-\$78	-0.88%
241	MENDOTA INSURANCE COMPANY	0.00%	\$6,994	\$12,966	\$0	\$10,717	82.65%
242	MUTUALAID EXCHANGE	0.00%	\$6,390	\$5,443	\$3,297	\$3,361	61.75%
243	GENERAL INSURANCE CO OF AMERICA	0.00%	\$5,894	\$4,195	\$0	-\$23,221	-553.54%
244	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.00%	\$4,986	\$12,104	\$0	-\$10,562	-87.26%
245	EMCASCO INSURANCE COMPANY	0.00%	\$4,297	\$4,866	\$1,550	\$1,511	31.05%
246	HARLEYSVILLE INSURANCE COMPANY	0.00%	\$4,198	\$3,329	\$0	\$449	13.49%
247	FARMERS INSURANCE EXCHANGE	0.00%	\$4,156	\$3,857	\$0	-\$248	-6.43%
248	REDLAND INSURANCE COMPANY	0.00%	\$4,106	\$4,208	\$365,000	\$94,605	2248.22%
249	COURTESY INSURANCE COMPANY	0.00%	\$3,920	\$145	\$0	\$0	0.00%
250	ATLANTIC SPECIALTY INSURANCE COMPANY	0.00%	\$3,848	\$7,450	\$0	-\$108	-1.45%
251	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00%	\$3,744	\$2,593	\$0	\$126	4.86%
252	OLD REPUBLIC INSURANCE COMPANY	0.00%	\$3,250	\$2,534	\$0	-\$6,000	-236.78%
253	TRUMBULL INSURANCE COMPANY	0.00%	\$3,133	\$3,133	\$3,498	\$3,458	110.37%
254	CIVIC PROPERTY & CASUALTY CO	0.00%	\$3,063	\$3,699	\$0	\$0	0.00%
255	CONSUMERS INSURANCE USA INC	0.00%	\$2,929	\$2,020	\$0	\$0	0.00%
256	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	\$2,640	\$2,700	\$350	\$350	12.96%
257	NATIONAL CASUALTY COMPANY	0.00%	\$2,514	\$2,968	\$0	\$98	3.30%
258	CHURCH MUTUAL INSURANCE COMPANY	0.00%	\$2,390	\$2,452	\$0	\$751	30.63%
259	UNITED FIRE & INDEMNITY COMPANY	0.00%	\$2,235	\$28,968	\$11,121	\$6,920	23.89%
260	PENN AMERICA INS CO	0.00%	\$2,010	\$2,010	\$0	-\$183	-9.10%



**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

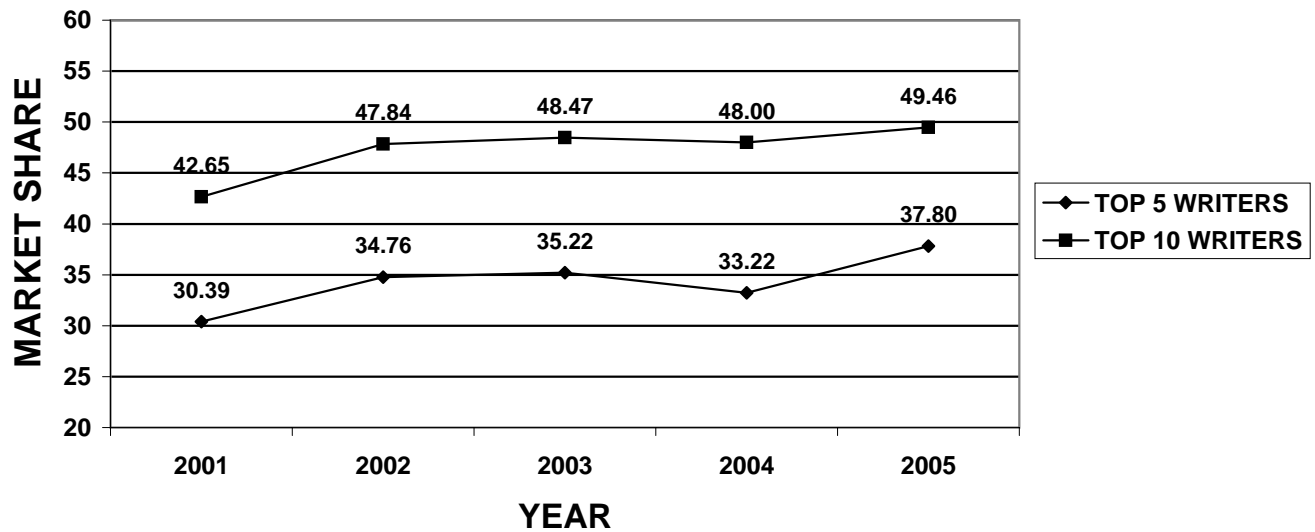
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
261	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	\$1,982	\$1,982	\$0	\$447	22.55%
262	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.00%	\$1,849	\$1,652	\$0	\$0	0.00%
263	ZURICH AMERICAN INS CO OF ILLINOIS	0.00%	\$1,821	\$2,040	\$0	\$20	0.98%
264	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$1,630	\$1,706	\$0	-\$16	-0.94%
265	UNITED STATES LIABILITY INSURANCE CO	0.00%	\$1,546	\$2,985	\$0	\$0	0.00%
266	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$1,515	\$1,458	\$0	\$23	1.58%
267	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$1,503	\$112,811	\$88,356	\$80,438	71.30%
268	FIRST COLONIAL INSURANCE COMPANY	0.00%	\$1,463	\$2,897	\$0	-\$22,750	-785.30%
269	QBE INSURANCE CORPORATION	0.00%	\$1,298	\$1,337	\$0	\$1	0.07%
270	FIRST AMERICAN PROPERTY & CASUALTY INS CO	0.00%	\$1,283	\$1,283	\$0	-\$4,876	-380.05%
271	BROTHERHOOD MUTUAL INSURANCE CO	0.00%	\$1,274	\$2,508	\$0	\$0	0.00%
272	MASSACHUSETTS BAY INS CO	0.00%	\$1,173	\$1,962	\$0	-\$48	-2.45%
273	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.00%	\$1,079	\$862	\$0	\$33	3.83%
274	NATIONAL FARMERS UNION PRO & CAS CO	0.00%	\$1,049	\$432	\$0	\$4	0.93%
275	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$1,026	\$1,212	\$0	\$0	0.00%
276	VALLEY FORGE INSURANCE COMPANY	0.00%	\$856	\$844	\$0	\$0	0.00%
277	AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.00%	\$799	\$0	\$0	\$0	#DIV/0!
278	VERLAN FIRE INSURANCE COMPANY	0.00%	\$715	\$731	\$0	\$0	0.00%
279	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.00%	\$678	\$21,320	\$2,326	-\$25,107	-117.76%
280	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$541	\$536	\$0	\$13	2.43%
281	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$508	\$1,095	\$0	-\$6,101	-557.17%
282	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$500	\$360	\$0	-\$20,118	-5588.33%
283	T H E INSURANCE COMPANY	0.00%	\$473	\$473	\$0	\$0	0.00%
284	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$457	\$456	\$0	\$0	0.00%
285	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$419	\$480	\$0	\$0	0.00%
286	AMERICAN INTERNATIONAL SOUTH INS CO	0.00%	\$243	\$366	\$0	-\$44	-12.02%
287	PROGRESSIVE SPECIALTY INS CO	0.00%	\$195	\$159	\$0	\$4	2.52%
288	MERASTAR INSURANCE COMPANY	0.00%	\$164	\$353	\$0	\$0	0.00%
289	BANKERS INSURANCE COMPANY	0.00%	\$147	\$147	\$0	-\$2	-1.36%
290	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$129	\$35	\$0	\$0	0.00%
291	HUDSON INSURANCE COMPANY	0.00%	\$90	\$654	\$0	-\$614	-93.88%
292	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.00%	\$53	\$147	\$0	\$0	0.00%
293	TRUCK INSURANCE EXCHANGE	0.00%	\$52	\$52	\$0	\$375	721.15%
294	AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$35	\$35	\$1,776	\$6,674	19068.57%
295	AIG PREMIER INSURANCE COMPANY	0.00%	\$23	\$23	\$147	\$140	608.70%
296	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	\$0	\$28	\$0	-\$34	-121.43%
297	AMERICAN ALTERNATIVE INS CORP	0.00%	\$0	\$30,366	\$0	\$27,885	91.83%
298	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
299	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$81	N/A
300	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	\$1	N/A
301	AMERICAN STATES PREFERRED INS CO	0.00%	\$0	\$0	\$0	\$18	N/A
302	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$326	\$0	-\$1,225	-375.77%
303	ATHENA ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,253	N/A
304	AXA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
305	AXIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$186	N/A
306	BANKERS STANDARD FIRE & MARINE CO	0.00%	\$0	\$0	\$0	-\$694	N/A
307	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,680	N/A
308	BEAZLEY INSURANCE COMPANY INC	0.00%	\$0	\$18	\$0	\$0	0.00%
309	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$0	\$0	\$0	-\$1,400	N/A
310	BLUE RIDGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5	N/A
311	COMMERCIAL GUARANTY CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$5,337	N/A
312	COREGIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$25	N/A
313	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$550	N/A
314	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,436	N/A
315	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$241	N/A
316	GENERAL STAR NATIONAL INS CO	0.00%	\$0	\$1,799	\$11,832	-\$70,768	-3933.74%
317	GENESIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,000	N/A
318	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
319	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,470	N/A
320	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$0	-\$2	N/A
321	HERITAGE INDEMNITY COMPANY	0.00%	\$0	\$0	\$18,697	\$18,697	N/A
322	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$2,730	\$2,586	N/A
323	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	-\$12,315	\$32,076	N/A
324	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	-\$12	\$0	-\$130,963	1091358.33%
325	JEFFERSON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$222	N/A

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

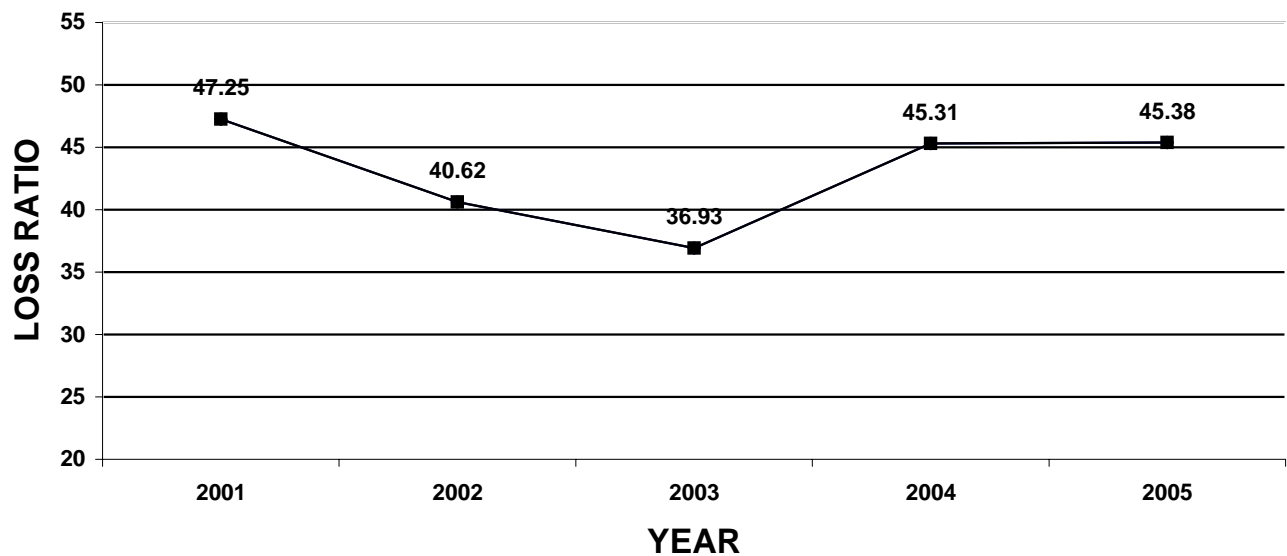
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
326	LIBERTY INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$486	N/A
327	LIBERTY INSURANCE UNDERWRITERS INC.	0.00%	\$0	\$0	\$0	-\$3,319	N/A
328	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$126	\$0	\$2,328	1847.62%
329	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$0	\$0	-\$32	-\$11,217	N/A
330	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	-\$3,871	N/A
331	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$810	\$30,000	\$1,046	129.14%
332	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
333	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$92	N/A
334	SAFECO NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$263	N/A
335	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$11	N/A
336	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	-\$225	\$440	-\$250	111.11%
337	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$29,454	N/A
338	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$6,240	N/A
339	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$14	N/A
340	TRAVELERS CASUALTY INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$8	N/A
341	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	\$0	\$0	\$0	-\$5,000	N/A
342	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$0	\$28	\$0	-\$153	-546.43%
343	VALIANT INS CO	0.00%	\$0	-\$7	\$0	\$55	-785.71%
344	VESTA FIRE INSURANCE CORP	0.00%	\$0	\$27,574	\$122,433	\$135,168	490.20%
345	VIRGINIA SURETY COMPANY INC	0.00%	\$0	\$3,869	\$0	\$0	0.00%
346	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$644	N/A
347	STONINGTON INSURANCE COMPANY	0.00%	-\$1	-\$1	\$0	\$1	-100.00%
348	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	-\$17	\$3,761	\$0	-\$574	-15.26%
349	AMERICAN MOTORISTS INSURANCE CO	0.00%	-\$26	\$53	\$0	-\$767	-1447.17%
350	GLENS FALLS INSURANCE COMPANY THE	0.00%	-\$110	\$47,027	-\$2,750	-\$81,511	-173.33%
351	ROYAL INDEMNITY COMPANY	0.00%	-\$206	\$256	\$4,700	-\$150,222	-58680.47%
352	DOCTORS COMPANY AN INTERINS EXCHANGE	0.00%	-\$411	-\$411	\$811	-\$42,123	10248.91%
353	FIDELITY NATIONAL PROPERTY AND CASUALTY INS CO	0.00%	-\$583	-\$583	\$0	-\$3,823	655.75%
354	AXA RE PROPERTY AND CASUALTY INSURANCE CO	0.00%	-\$4,018	-\$809	\$781	-\$15,264	1886.77%
355	DAIMLERCHRYSLER INSURANCE COMPANY	-0.01%	-\$10,370	-\$5,962	\$0	-\$24,272	407.11%
356	RLI INSURANCE COMPANY	-0.09%	-\$172,389	\$176,826	\$1,751,058	\$5,801,784	3281.07%
	<b>TOTAL</b>	<b>100.00%</b>	<b>\$201,917,577</b>	<b>\$199,964,322</b>	<b>\$75,938,842</b>	<b>\$90,734,243</b>	<b>45.38%</b>

## MISSOURI INLAND MARINE (Including Auto Cargo) INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

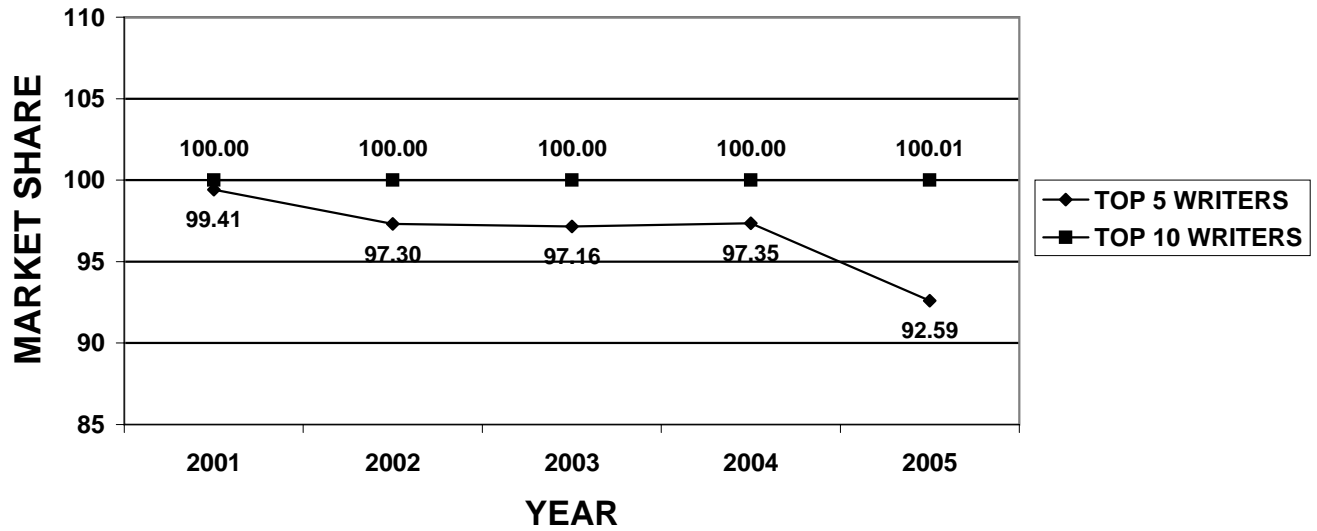


**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FINANCIAL GUARANTY**

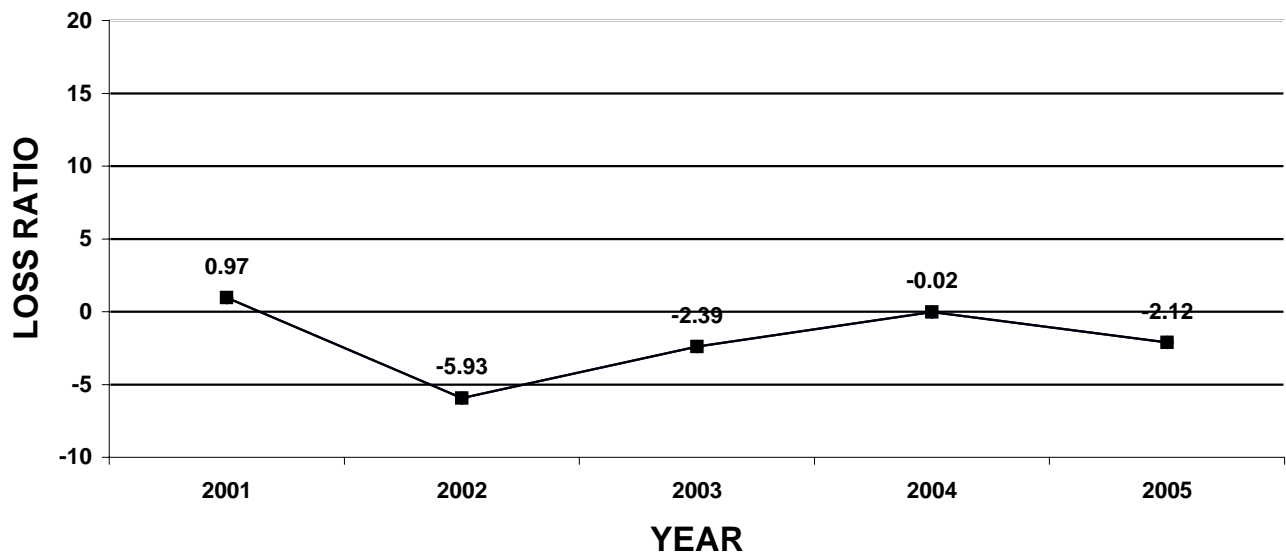
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MBIA INSURANCE CORPORATION	33.10%	\$13,222,604	\$3,430,664	\$0	\$0	0.00%
2	FINANCIAL SECURITY ASSUR INC	20.88%	\$8,341,085	\$1,985,970	\$0	\$0	0.00%
3	AMBAC ASSURANCE CORPORATION	19.20%	\$7,668,789	\$8,914,746	\$57,149	\$183	0.00%
4	FINANCIAL GUARANTY INSURANCE COMPANY	12.28%	\$4,906,350	\$1,425,368	\$0	\$0	0.00%
5	CIFG ASSURANCE NORTH AMERICA INC	7.13%	\$2,849,286	\$1,039	\$0	\$0	0.00%
6	XL CAPITAL ASSURANCE INC	4.51%	\$1,800,402	\$302,817	\$0	\$0	0.00%
7	RADIAN ASSET ASSURANCE INC	1.67%	\$668,956	\$1,137,110	\$0	\$0	0.00%
8	ASSURED GUARANTY CORP	1.24%	\$493,742	\$5,109	\$0	\$0	0.00%
9	ACA FINANCIAL GUARANTY CORPORATION	0.00%	\$0	\$271,653	\$0	\$0	0.00%
10	AIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
11	CONNIE LEE INS COMPANY	0.00%	\$0	\$57,281	\$0	\$0	0.00%
12	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$28	\$0	-\$1	-3.57%
13	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	-\$372,937	-\$372,937	N/A
14	MBIA INSURANCE CORP. OF ILLINOIS	0.00%	\$0	\$13,241	\$0	\$0	0.00%
15	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$33	N/A
16	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	\$1,398	N/A
17	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$788	-\$778	-\$1,000	-\$1,000	128.53%
18	TRAVELERS INDEMNITY COMPANY	0.00%	-\$1,182	-\$1,168	\$0	\$0	0.00%
19	TRAVELERS CASUALTY AND SURETY CO	-0.01%	-\$2,600	-\$2,569	\$0	\$0	0.00%
TOTAL		100.00%	\$39,946,644	\$17,540,511	-\$316,788	-\$372,390	-2.12%

## MISSOURI FINANCIAL GUARANTY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

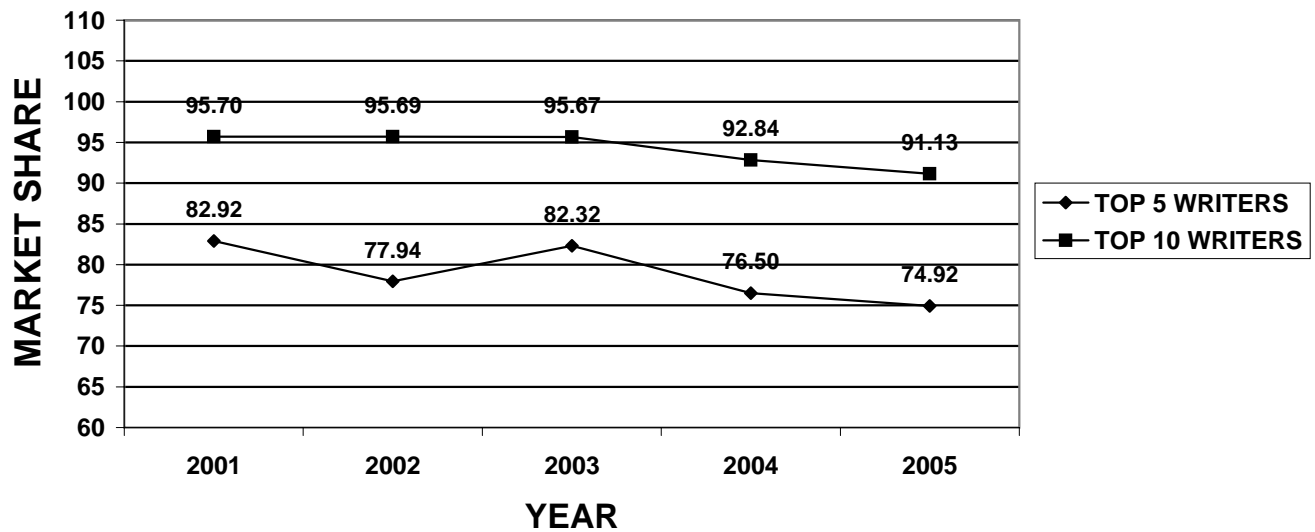


**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Physicians and Surgeons)**

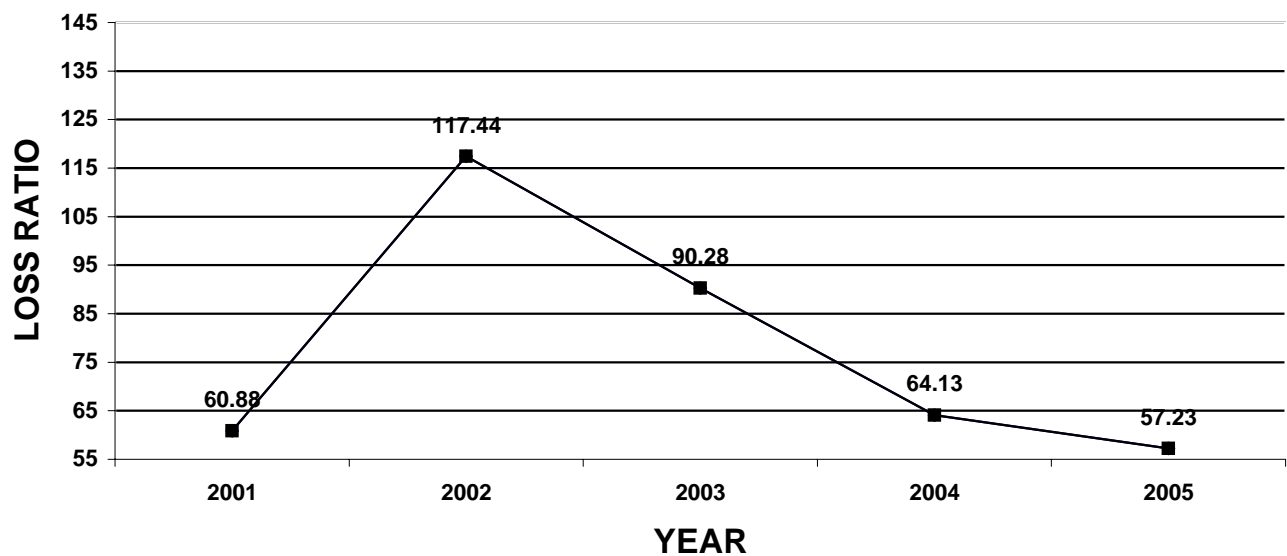
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MISSOURI PHYSICIANS MUTUAL	31.73%	\$42,450,735	\$39,874,314	\$2,975,123	\$19,824,620	49.72%
2	MEDICAL ASSURANCE CO INC THE	18.30%	\$24,489,344	\$26,403,582	\$5,438,035	\$8,385,141	31.76%
3	MEDICAL PROTECTIVE COMPANY	11.23%	\$15,025,119	\$16,287,595	\$7,946,500	\$16,176,000	99.31%
4	INTERMED INSURANCE COMPANY	7.33%	\$9,813,143	\$9,973,307	\$12,159,108	\$1,868,231	18.73%
5	PHYSICIANS PROFESSIONAL INDEMNITY ASSOC	6.33%	\$8,466,959	\$7,882,572	\$1,705,158	\$4,341,158	55.07%
6	MEDICAL LIABILITY ALLIANCE	4.73%	\$6,322,814	\$7,462,875	\$655,000	\$5,305,997	71.10%
7	DOCTORS COMPANY AN INTERINS EXCHANGE	3.73%	\$4,992,613	\$6,671,173	\$6,235,431	\$10,362,288	155.33%
8	PROFESSIONAL LIABILITY INS CO OF AMERICA	3.20%	\$4,279,440	\$3,471,747	\$0	\$1,114,350	32.10%
9	MISSOURI DOCTORS MUTUAL INSURANCE CO	2.60%	\$3,484,766	\$3,124,341	\$0	\$1,925,437	61.63%
10	PREFERRED PHYSICIANS MEDICAL RRG INC	1.95%	\$2,608,423	\$2,576,270	\$0	\$2,964,552	115.07%
11	PREFERRED PROFESSIONAL INSURANCE CO	1.86%	\$2,488,999	\$2,335,870	\$1,775,000	\$1,534,828	65.71%
12	KANSAS MEDICAL MUTUAL INS CO	1.82%	\$2,432,153	\$2,432,153	\$825,000	\$1,895,270	77.93%
13	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	1.25%	\$1,674,908	\$1,512,371	\$27,500	\$2,673,888	176.80%
14	PROFESSIONAL SOLUTIONS INSURANCE CO	1.11%	\$1,483,034	\$1,336,511	\$0	\$1,333,004	99.74%
15	PODIATRY INS CO OF AMERICA A MUTUAL CO	0.69%	\$921,321	\$851,607	\$353,950	\$439,914	51.66%
16	ACE AMERICAN INSURANCE COMPANY	0.48%	\$638,645	\$513,856	\$81,052	\$589,699	114.76%
17	PACO ASSURANCE COMPANY INC	0.45%	\$595,455	\$290,280	\$0	\$345,352	118.97%
18	ISMIE MUTUAL INSURANCE COMPANY	0.37%	\$496,280	\$539,027	\$0	\$303,461	56.30%
19	CONTINENTAL CASUALTY COMPANY	0.34%	\$454,258	\$640,534	\$512,891	-\$1,017,171	-158.80%
20	MID CENTURY INSURANCE COMPANY	0.21%	\$282,978	\$282,978	\$3,500,981	\$10,623,385	3754.14%
21	DARWIN NATIONAL ASSURANCE COMPANY	0.18%	\$242,129	\$145,516	\$0	\$64,347	44.22%
22	STATE FARM FIRE AND CASUALTY COMPANY	0.06%	\$77,320	\$77,585	\$0	\$1,355	1.75%
23	AMERICAN CASUALTY CO OF READING PA	0.03%	\$43,497	\$44,502	\$0	-\$104,098	-233.92%
24	ZURICH AMERICAN INSURANCE COMPANY	0.02%	\$32,905	\$28,879	\$2,185,100	-\$1,470,139	-5090.69%
25	GENERAL INSURANCE CO OF AMERICA	0.00%	\$4,323	\$4,276	\$0	\$1,859	43.48%
26	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$18,102	N/A
27	AMERICAN EQUITY SPECIALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1,780	N/A
28	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$1,005	N/A
29	COMMERCIAL GUARANTY CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$225,000	N/A
30	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$333,983	N/A
31	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$240,000	N/A
32	HEALTH CARE INDEMNITY INC	0.00%	\$0	\$0	\$0	\$100,000	N/A
33	MISSOURI PHYSICIANS ASSOCIATES	0.00%	\$0	\$0	\$268,500	-\$96,471	N/A
34	NATIONAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$4,389	N/A
35	NCMIC INSURANCE COMPANY	0.00%	\$0	\$106,320	\$200,000	\$132,803	124.91%
36	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$0	\$0	\$512,125	-\$721,692	N/A
37	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$1	N/A
38	OHIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7,198	N/A
39	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$130	\$130	N/A
40	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$19,114	N/A
41	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$150	N/A
42	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$5	N/A
43	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$2,635	\$0	-\$11,234	-426.34%
44	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$0	\$738	\$790,000	-\$1,544,616	-209297.56%
45	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	-\$2,213	\$0	\$0	0.00%
46	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$0	\$56,310	\$191,055	N/A
47	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$101	N/A
48	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7	N/A
49	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$35,249	N/A
50	TRAVELERS PROPERTY CASUALTY CO OF AMER	0.00%	-\$19	-\$12	\$0	\$0	0.00%
51	TRUCK INSURANCE EXCHANGE	0.00%	-\$2,110	-\$1,824	\$1,600,000	-\$9,499,420	520801.54%
	TOTAL	100.00%	\$133,799,432	\$134,869,365	\$49,802,894	\$77,185,727	57.23%

## MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE (Physicians and Surgeons)

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



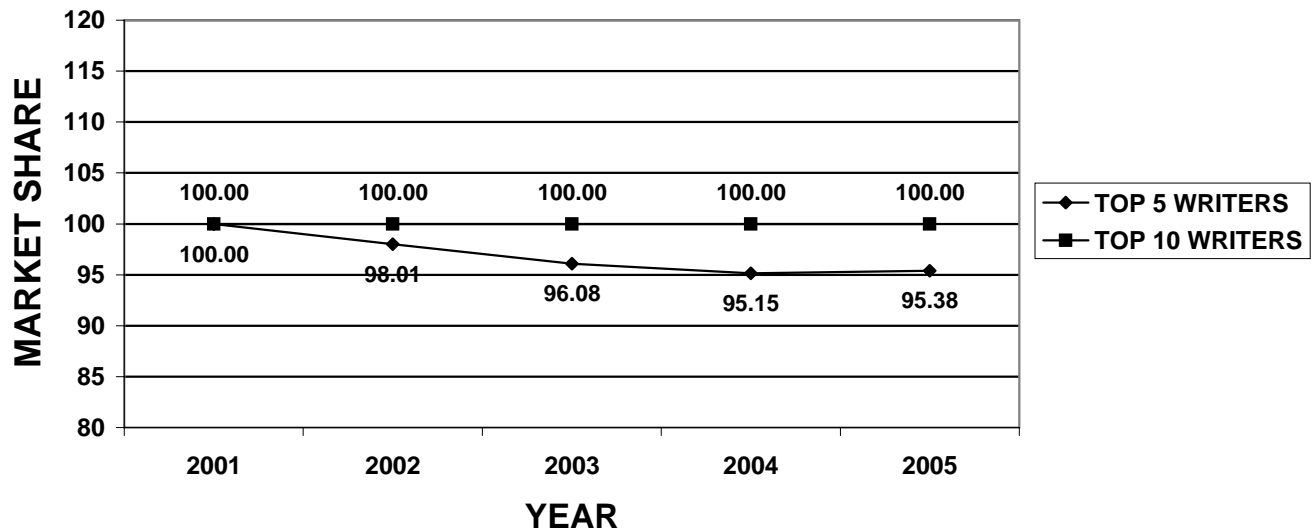
**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Dentists)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MEDICAL PROTECTIVE COMPANY	55.86%	\$2,721,088	\$2,606,254	\$289,174	\$659,674	25.31%
2	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	17.89%	\$871,274	\$904,373	\$0	\$334,670	37.01%
3	MEDICAL ASSURANCE CO INC THE	10.30%	\$501,844	\$523,101	\$45,000	\$27,049	5.17%
4	INTERMED INSURANCE COMPANY	8.56%	\$416,883	\$423,687	\$317,348	\$80,919	19.10%
5	FORTRESS INSURANCE COMPANY	2.77%	\$134,956	\$107,665	\$0	\$11,002	10.22%
6	AMERICAN HOME ASSURANCE COMPANY	1.66%	\$81,011	\$79,513	\$0	\$81,198	102.12%
7	CINCINNATI INS CO THE	1.60%	\$77,960	\$73,757	\$142,500	\$59,423	80.57%
8	GRANITE STATE INSURANCE COMPANY	1.25%	\$60,689	\$80,681	\$15,000	-\$56,148	-69.59%
9	STATE FARM FIRE AND CASUALTY COMPANY	0.11%	\$5,238	\$2,935	\$0	\$0	0.00%
10	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$283	N/A
11	INSURANCE CO OF THE STATE OF PA	0.00%	\$0	\$0	\$0	-\$1,585	N/A
	TOTAL	100.00%	\$4,870,943	\$4,801,966	\$809,022	\$1,195,919	24.90%

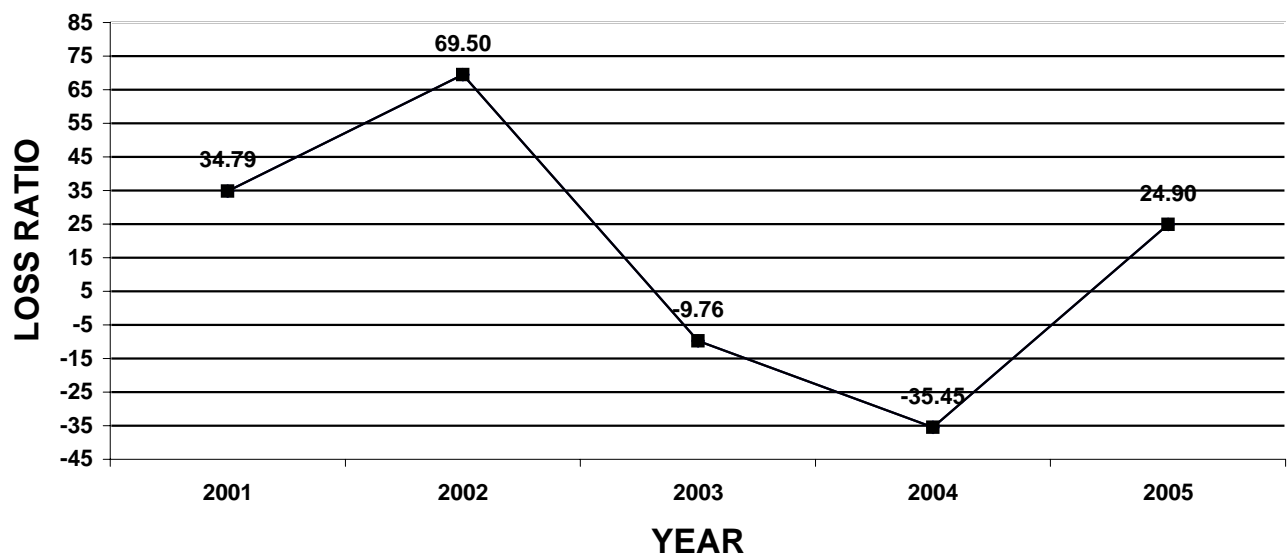


## MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE (Dentists)

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

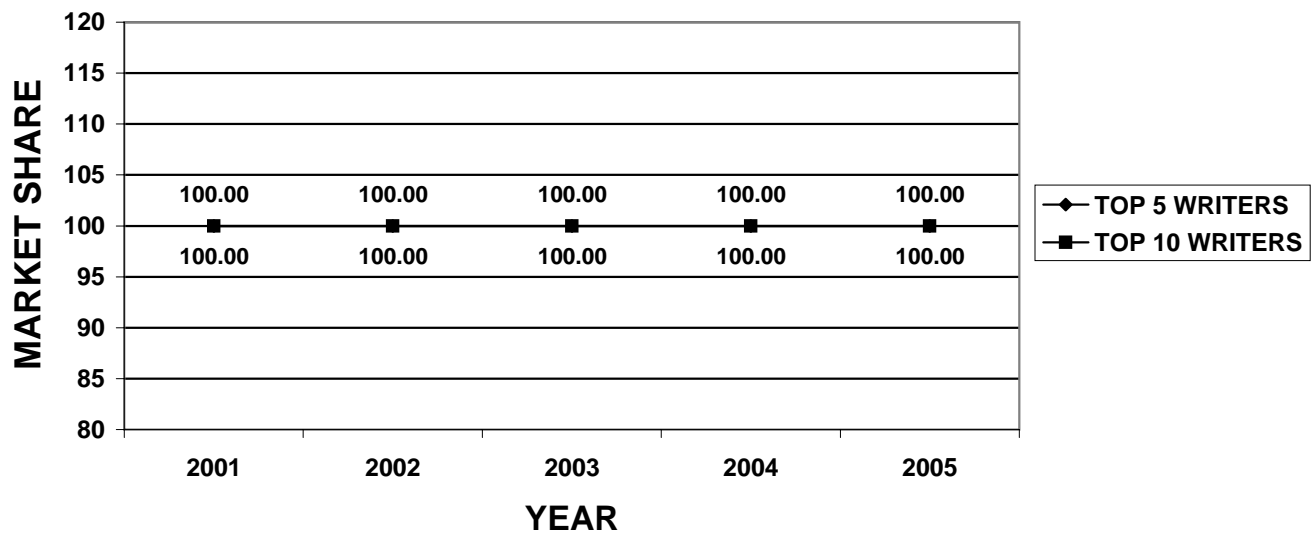


**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Nurses)**

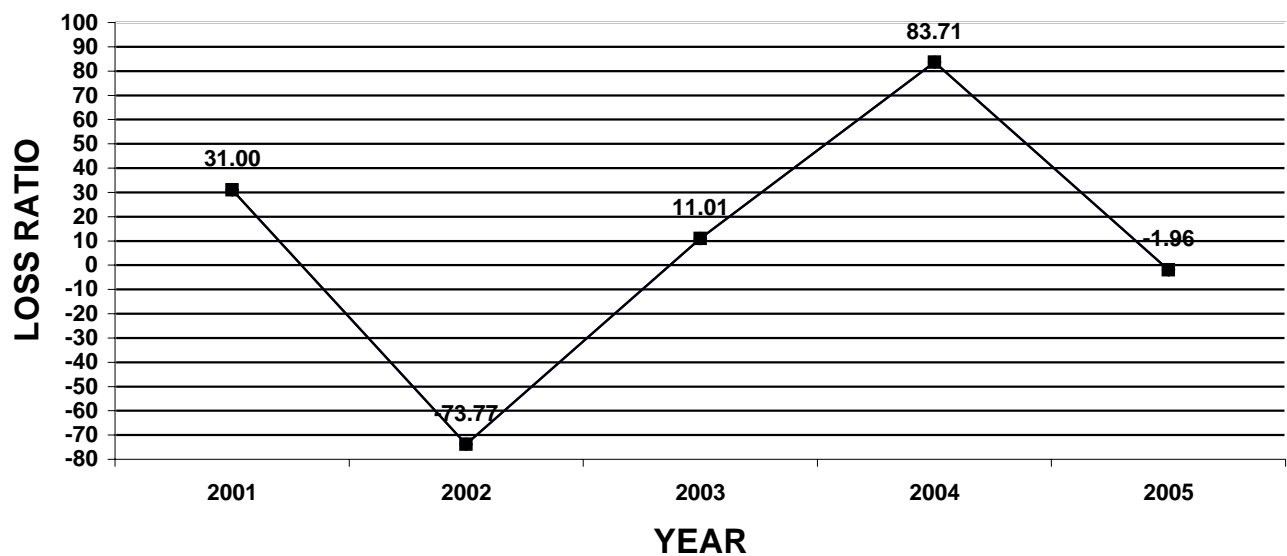
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MEDICAL ASSURANCE CO INC THE	97.50%	\$402,742	\$422,251	\$0	\$0	0.00%
2	CINCINNATI INS CO THE	2.50%	\$10,333	\$10,693	\$0	-\$8,496	-79.45%
3	KEMPER CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$27	N/A
TOTAL		100.00%	\$413,075	\$432,944	\$0	-\$8,469	-1.96%

**MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE**  
**(Nurses)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

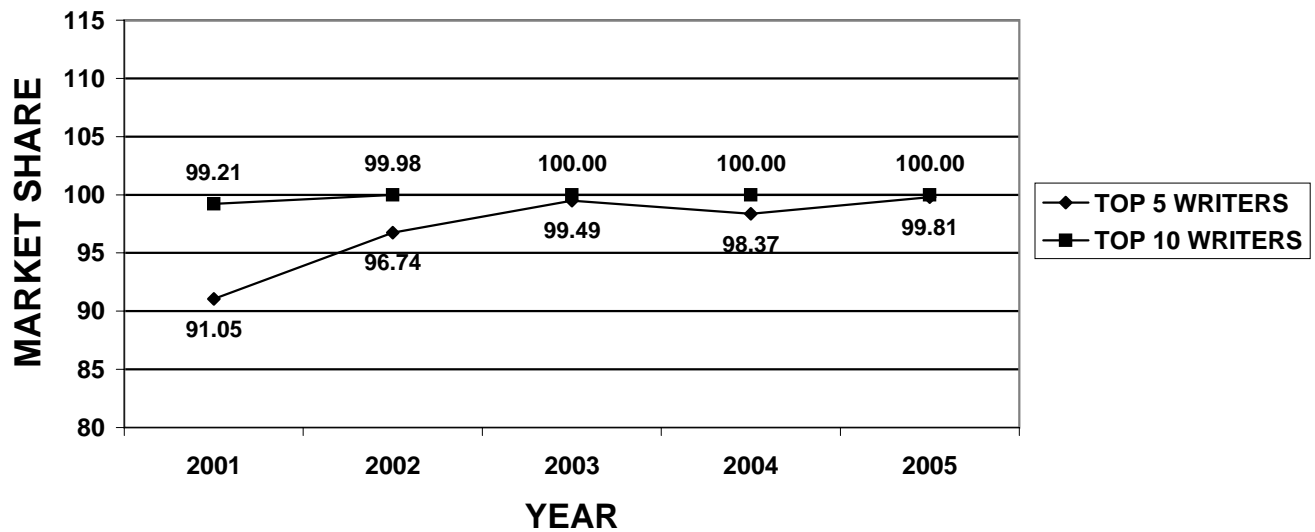


**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Hospitals)**

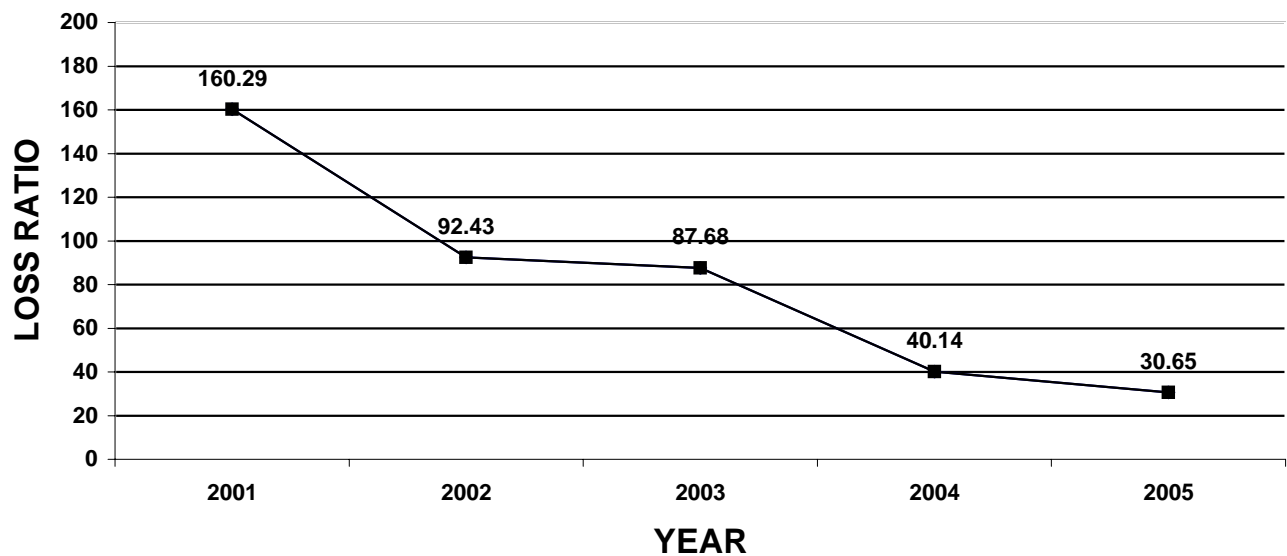
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MISSOURI HOSPITAL PLAN	77.92%	\$32,937,495	\$32,626,339	\$7,097,204	\$7,719,697	23.66%
2	HEALTH CARE INDEMNITY INC	19.24%	\$8,133,777	\$8,133,777	\$724,128	\$4,423,892	54.39%
3	CONTINENTAL CASUALTY COMPANY	1.13%	\$479,509	\$577,039	\$32,000	\$2,073,399	359.32%
4	MEDICAL ASSURANCE CO INC THE	0.77%	\$327,430	\$330,164	\$0	-\$31,554	-9.56%
5	CHURCH MUTUAL INSURANCE COMPANY	0.73%	\$310,137	\$270,270	\$115,500	-\$23,133	-8.56%
6	AMERICAN ALTERNATIVE INS CORP	0.19%	\$79,157	\$99,811	\$0	\$90,796	90.97%
7	PREFERRED PROFESSIONAL INSURANCE CO	0.01%	\$4,935	\$2,983	\$0	\$0	0.00%
8	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$0	\$0	\$236,294	N/A
9	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	\$0	\$0	\$0	-\$10,599	N/A
10	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,000	N/A
11	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$7	N/A
12	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$288	N/A
13	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$721,917	N/A
14	EXECUTIVE RISK INDEMNITY INC	0.00%	\$0	\$0	\$0	-\$810,585	N/A
15	MEDICAL PROTECTIVE COMPANY	0.00%	\$0	\$0	\$80,000	-\$61,000	N/A
16	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.00%	\$0	\$0	\$0	-\$1,000	N/A
17	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$4	N/A
18	OHIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$645,665	N/A
19	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$0	\$0	\$435,000	-\$436,844	N/A
20	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$81	N/A
21	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$7,538	N/A
22	TRAVELERS PROPERTY CASUALTY CO OF AMER	0.00%	\$0	\$0	\$0	\$1,571	N/A
23	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$373	N/A
24	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$0	-\$2,177	\$350,000	\$159,519	-7327.47%
25	CINCINNATI INS CO THE	-0.01%	-\$2,965	\$10,434	\$40,000	-\$508,894	-4877.27%
TOTAL		100.00%	\$42,269,475	\$42,048,640	\$8,873,832	\$12,887,534	30.65%

## MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE (Hospitals)

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

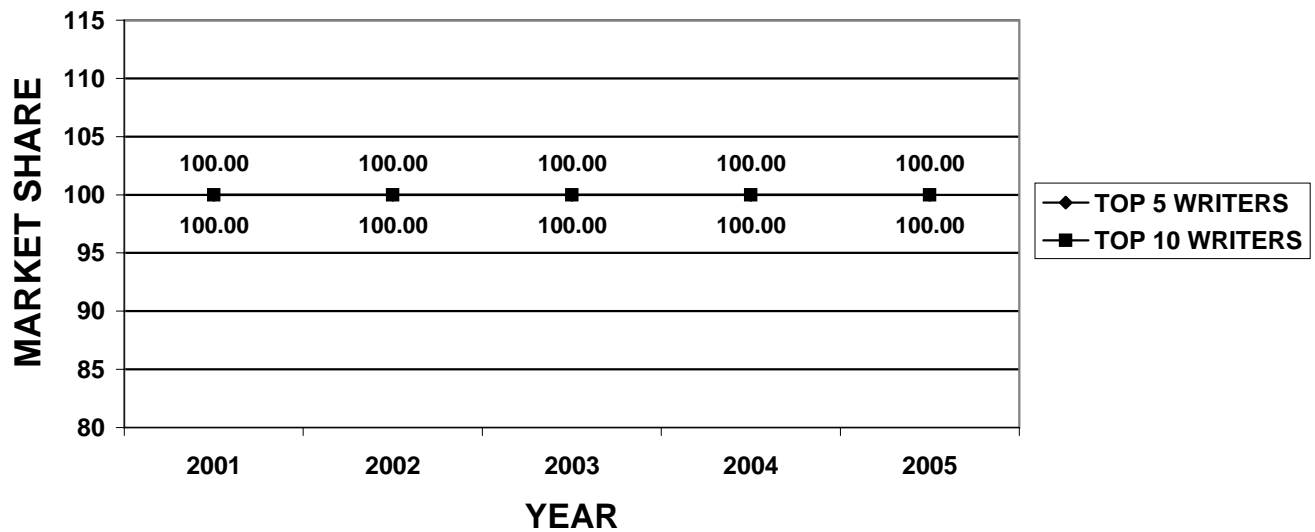


**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Managed Care Organizations Errors & Omissions)**

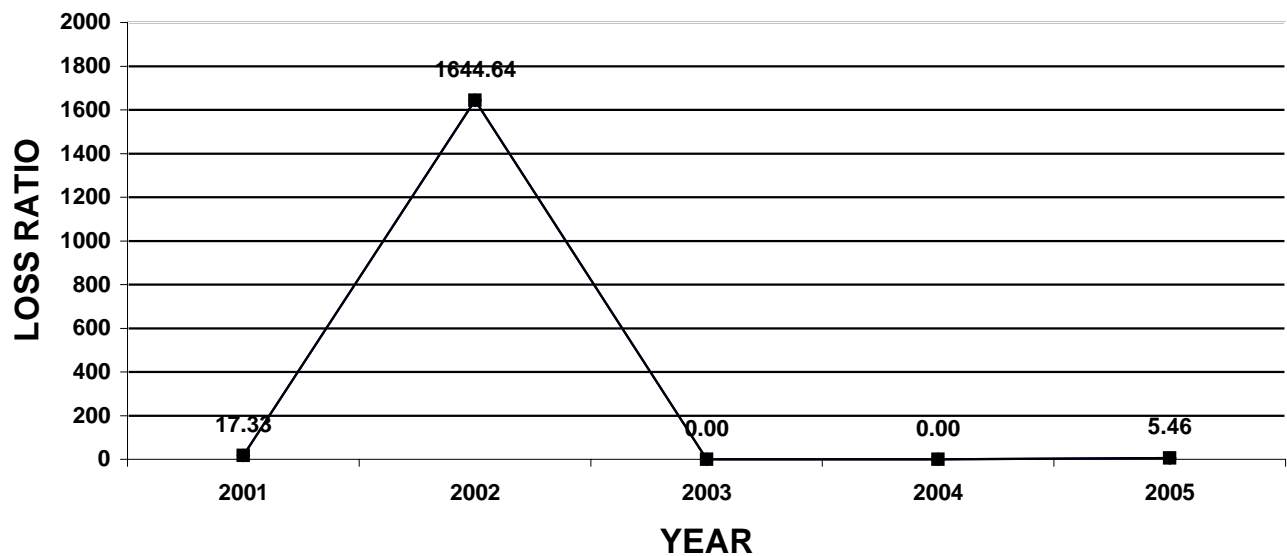
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MEDICAL LIABILITY ALLIANCE	100.00%	\$106,000	\$91,525	\$0	\$5,000	5.46%
	TOTAL	100.00%	\$106,000	\$91,525	\$0	\$5,000	5.46%

**MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE**  
**(Managed Care Organizations Errors & Omissions)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



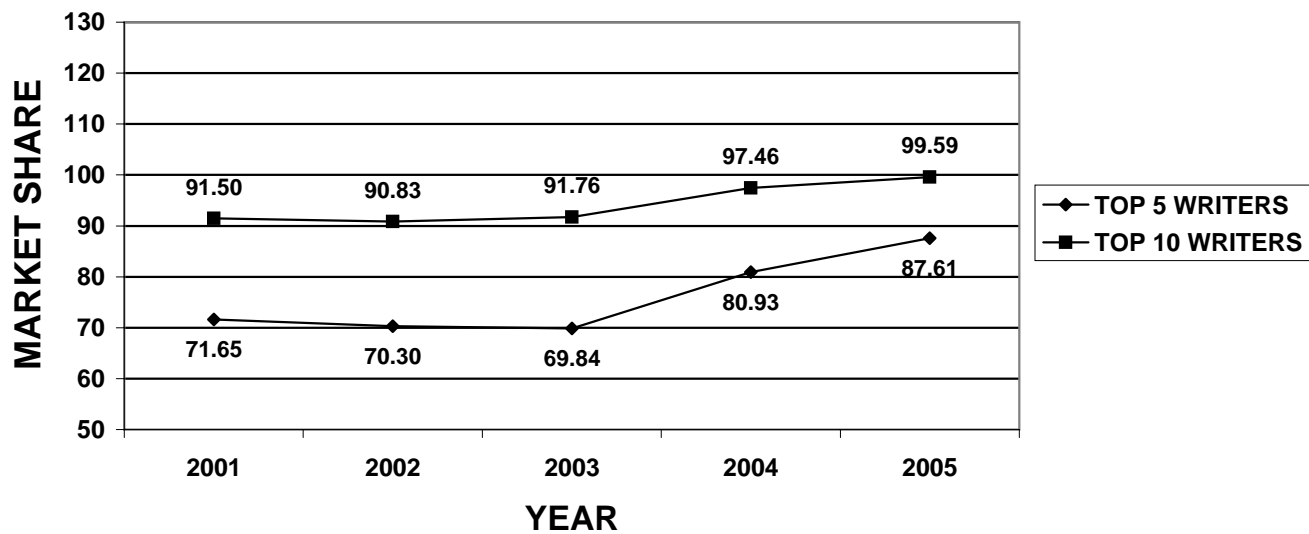
**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Other)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN CASUALTY CO OF READING PA	30.91%	\$2,650,350	\$2,540,156	\$797,585	\$493,093	19.41%
2	CINCINNATI INS CO THE	19.67%	\$1,686,196	\$1,726,961	\$675,894	\$1,560,994	90.39%
3	NCMIC INSURANCE COMPANY	16.18%	\$1,387,061	\$1,298,014	\$161,256	\$1,621,329	124.91%
4	CHICAGO INSURANCE COMPANY	10.54%	\$903,801	\$1,052,663	\$12,416,832	-\$4,544,647	-431.73%
5	FIRST SPECIALTY INSURANCE CORPORATION	10.31%	\$884,254	\$2,057,564	\$0	-\$770,558	-37.45%
6	PHARMACISTS MUTUAL INSURANCE COMPANY	4.49%	\$385,352	\$381,577	\$5,410	\$6,493	1.70%
7	EXECUTIVE RISK INDEMNITY INC	2.89%	\$247,558	\$382,246	-\$29,246	-\$79,612	-20.83%
8	CONTINENTAL CASUALTY COMPANY	2.84%	\$243,334	\$242,581	\$16,663	\$43,928	18.11%
9	AMERICAN INSURANCE COMPANY THE	0.91%	\$77,650	\$81,078	\$0	\$8,537	10.53%
10	WESTPORT INSURANCE CORPORATION	0.86%	\$73,636	\$73,614	\$0	-\$2,475	-3.36%
11	TRAVELERS INDEMNITY COMPANY	0.22%	\$18,552	\$277,740	\$309,750	\$399,878	143.98%
12	GENERAL INSURANCE CO OF AMERICA	0.11%	\$9,171	\$7,969	\$31,128	-\$43,584	-546.92%
13	CHURCH MUTUAL INSURANCE COMPANY	0.07%	\$5,786	\$5,625	\$0	-\$532	-9.46%
14	ST PAUL FIRE & MARINE INSURANCE CO	0.05%	\$3,877	\$4,354	\$37,500	-\$409,556	-9406.43%
15	ASSOCIATED INDEMNITY CORPORATION	0.04%	\$3,340	\$3,201	\$0	\$216	6.75%
16	NATIONAL SURETY CORPORATION	0.00%	\$176	\$95	\$0	\$74	77.89%
17	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$99	\$874	\$0	\$0	0.00%
18	AMCO INSURANCE COMPANY	0.00%	\$0	\$7,844	\$0	-\$1,599	-20.39%
19	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	\$0	-\$4	\$0	-\$1,347	33675.00%
20	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,997	N/A
21	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$61,026	N/A
22	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$37	N/A
23	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$210	N/A
24	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4,376	N/A
25	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$350,000	N/A
26	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$500,000	\$435,090	N/A
27	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$0	\$0	\$1	N/A
28	GRANITE STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$413,850	N/A
29	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$296	N/A
30	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
31	INSURANCE CO OF THE STATE OF PA	0.00%	\$0	\$0	\$0	\$763	N/A
32	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$25,237	N/A
33	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$0	\$0	\$0	-\$206,138	N/A
34	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$707	N/A
35	NATIONAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$17	N/A
36	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.00%	\$0	-\$21	\$100,000	-\$876,722	4174866.67%
37	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$70	N/A
38	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$980	N/A
39	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$226	N/A
40	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$56,160	-\$547,315	N/A
41	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
42	TIG INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$3,000	N/A
43	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$3,015,214	\$172,054	N/A
44	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	\$0	N/A
45	TRUCK INSURANCE EXCHANGE	0.00%	\$0	\$0	\$0	\$852	N/A
46	TWIN CITY FIRE INS CO	0.00%	\$0	\$0	\$0	\$7,300	N/A
47	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	\$10	N/A
48	TRAVELERS PROPERTY CASUALTY CO OF AMER	-0.07%	-\$6,240	-\$6,240	\$0	\$186	-2.98%
TOTAL		100.00%	\$8,573,953	\$10,137,891	\$18,094,146	-\$2,708,356	-26.72%

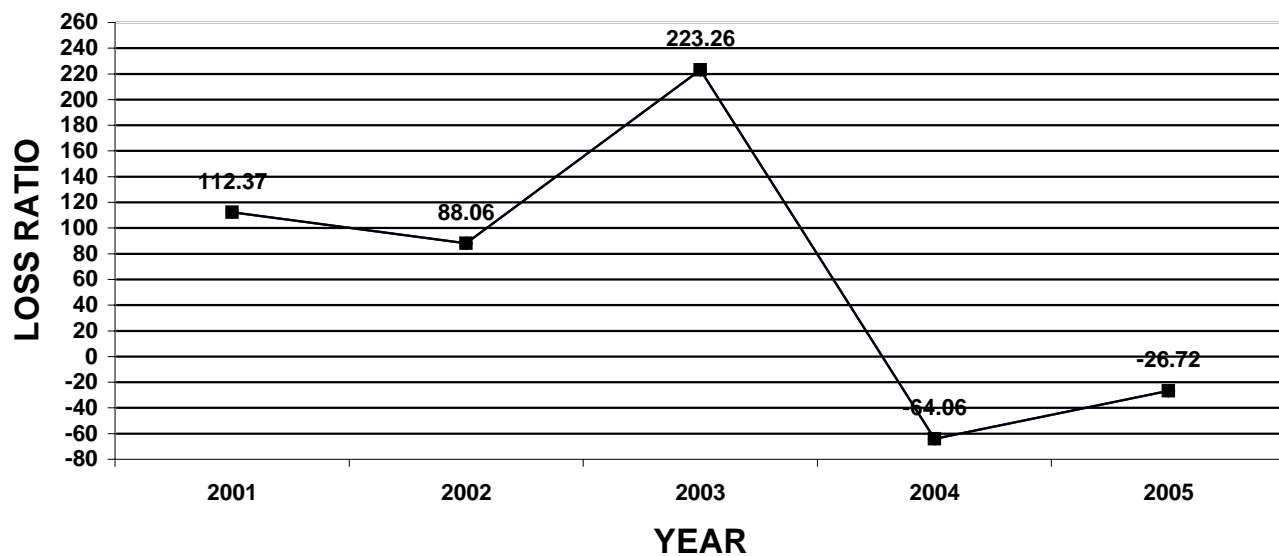


## MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE (Other)

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY COMPANY	21.65%	\$15,784,501	\$15,218,377	\$0	\$0	0.00%
2	AMERICAN FAMILY MUTUAL INS CO	9.50%	\$6,929,120	\$6,454,171	\$0	\$0	0.00%
3	SHELTER MUTUAL INSURANCE CO	7.71%	\$5,622,692	\$5,652,838	\$0	\$0	0.00%
4	SAFECO INSURANCE CO OF AMERICA	3.70%	\$2,695,429	\$3,232,724	\$0	\$177	0.01%
5	WESTCHESTER FIRE INSURANCE COMPANY	2.80%	\$2,038,706	\$2,050,943	\$0	-\$1,058,850	-51.63%
6	AUTO CLUB FAMILY INSURANCE COMPANY	2.25%	\$1,642,554	\$1,477,593	\$0	\$0	0.00%
7	STANDARD FIRE INSURANCE COMPANY	2.09%	\$1,520,916	\$1,223,223	\$0	-\$362,764	-29.66%
8	AMERICAN AUTOMOBILE INSURANCE CO	2.04%	\$1,489,598	\$1,445,769	\$0	\$1,661	0.11%
9	AMCO INSURANCE COMPANY	1.88%	\$1,374,002	\$1,236,545	\$0	\$23,533	1.90%
10	LIBERTY MUTUAL FIRE INSURANCE CO	1.84%	\$1,338,411	\$1,180,127	\$0	-\$12,044	-1.02%
11	GREAT NORTHERN INSURANCE COMPANY	1.80%	\$1,311,138	\$1,263,985	\$0	\$0	0.00%
12	ALLSTATE INDEMNITY COMPANY	1.67%	\$1,221,161	\$1,258,941	\$0	\$0	0.00%
13	STATE AUTO PROPERTY & CASUALTY INS CO	1.54%	\$1,120,739	\$1,146,652	\$0	\$0	0.00%
14	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	1.41%	\$1,031,607	\$983,468	\$0	\$0	0.00%
15	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.37%	\$1,002,171	\$971,751	\$0	-\$2,519	-0.26%
16	CAMERON MUTUAL INSURANCE COMPANY	1.34%	\$977,581	\$935,271	\$0	\$0	0.00%
17	MID CENTURY INSURANCE COMPANY	1.31%	\$954,992	\$907,877	\$0	\$23	0.00%
18	ALLSTATE INSURANCE COMPANY	1.29%	\$939,260	\$991,959	\$0	-\$2,502	-0.25%
19	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.28%	\$933,248	\$1,031,048	\$0	\$0	0.00%
20	MIDWESTERN INDEMNITY COMPANY THE	1.18%	\$861,449	\$875,543	\$0	-\$14,932	-1.71%
21	FIRE INSURANCE EXCHANGE	0.86%	\$625,754	\$613,675	\$0	\$0	0.00%
22	GREAT AMERICAN ASSURANCE COMPANY	0.84%	\$614,208	\$660,297	\$0	-\$44	-0.01%
23	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.82%	\$600,418	\$563,075	\$0	\$232,913	41.36%
24	ENCOMPASS INDEMNITY COMPANY	0.81%	\$592,466	\$409,689	\$0	\$0	0.00%
25	LITITZ MUTUAL INSURANCE COMPANY	0.81%	\$588,322	\$588,322	\$0	-\$5	0.00%
26	ECONOMY PREMIER ASSURANCE COMPANY	0.80%	\$586,047	\$609,884	\$0	-\$4,099	-0.67%
27	INSURANCE COMPANY OF THE WEST	0.78%	\$571,110	\$507,447	\$0	\$0	0.00%
28	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.77%	\$560,870	\$559,057	\$0	\$0	0.00%
29	XL INSURANCE AMERICA INC	0.75%	\$546,578	\$419,508	\$0	\$20,935	4.99%
30	TRAVELERS INDEMNITY COMPANY	0.73%	\$534,753	\$458,461	\$250,000	\$669,086	145.94%
31	CHURCH MUTUAL INSURANCE COMPANY	0.71%	\$517,674	\$490,193	\$0	\$0	0.00%
32	WESTPORT INSURANCE CORPORATION	0.70%	\$512,047	\$935,220	\$0	\$0	0.00%
33	ALLSTATE PROPERTY & CASUALTY INS CO	0.70%	\$511,857	\$261,056	\$0	\$0	0.00%
34	COLUMBIA NATIONAL INSURANCE COMPANY	0.66%	\$478,985	\$471,185	\$0	\$0	0.00%
35	FIREMANS FUND INSURANCE COMPANY	0.65%	\$476,046	\$471,042	\$0	\$1,107	0.24%
36	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.61%	\$442,301	\$581,753	\$0	-\$70,558	-12.13%
37	ALLIED PROPERTY & CASUALTY INS CO	0.60%	\$440,302	\$429,039	\$0	\$7,169	1.67%
38	VIGILANT INSURANCE COMPANY	0.56%	\$410,379	\$413,235	\$0	\$0	0.00%
39	PACIFIC INDEMNITY COMPANY	0.56%	\$410,022	\$417,997	\$0	\$0	0.00%
40	HAWKEYE SECURITY INSURANCE COMPANY	0.56%	\$408,130	\$396,665	\$0	-\$8,686	-2.19%
41	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.56%	\$405,528	\$327,850	\$0	\$0	0.00%
42	HARTFORD UNDERWRITERS INSURANCE CO	0.54%	\$393,304	\$403,858	\$0	\$2,500	0.62%
43	COLUMBIA MUTUAL INSURANCE CO	0.51%	\$375,116	\$373,017	\$0	\$0	0.00%
44	AUTO OWNERS INSURANCE COMPANY	0.51%	\$368,564	\$355,896	\$0	\$86	0.02%
45	FIDELITY NATIONAL INSURANCE COMPANY	0.50%	\$364,299	\$172,634	\$0	\$0	0.00%
46	USAA CASUALTY INSURANCE COMPANY	0.47%	\$342,657	\$322,097	\$0	-\$957	-0.30%
47	AMERICAN INTERNATIONAL INS CO	0.45%	\$329,353	\$289,440	\$0	\$50,334	17.39%
48	OWNERS INSURANCE COMPANY	0.45%	\$326,514	\$334,497	\$0	\$68	0.02%
49	AUTOMOBILE INS CO OF HARTFORD CT	0.45%	\$326,236	\$343,795	\$0	-\$155,841	-45.33%
50	PEERLESS INSURANCE COMPANY	0.43%	\$314,426	\$281,073	\$0	-\$10,204	-3.63%
51	COUNTRY MUTUAL INSURANCE COMPANY	0.43%	\$310,669	\$282,762	\$0	\$2,156	0.76%
52	SECURA INSURANCE A MUTUAL COMPANY	0.43%	\$309,944	\$310,920	\$0	\$8,204	2.64%
53	ARCH INSURANCE COMPANY	0.39%	\$287,549	\$164,011	\$0	\$26,882	16.39%
54	UNIVERSAL UNDERWRITERS INS CO	0.35%	\$258,180	\$280,076	\$0	-\$104	-0.04%
55	AXIS REINSURANCE COMPANY	0.35%	\$252,056	\$248,229	\$0	-\$20,429	-8.23%
56	WEST AMERICAN INSURANCE COMPANY	0.33%	\$241,318	\$269,036	\$0	-\$6,603	-2.45%
57	UNITED FIRE AND CASUALTY COMPANY	0.31%	\$229,517	\$225,352	\$0	\$0	0.00%
58	UNITED STATES FIRE INSURANCE COMPANY	0.31%	\$226,903	\$136,112	\$0	\$443	0.33%
59	PROPERTY & CASUALTY INS CO OF HARTFORD	0.29%	\$211,485	\$192,306	\$0	\$213	0.11%
60	METROPOLITAN PROPERTY & CASUALTY INS CO	0.28%	\$204,510	\$193,286	\$0	-\$608	-0.31%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	GREENWICH INSURANCE COMPANY	0.28%	\$202,523	\$232,499	\$0	\$0	0.00%
62	AMERICAN ECONOMY INSURANCE COMPANY	0.27%	\$194,804	\$198,027	\$0	\$4,360	2.20%
63	PHARMACISTS MUTUAL INSURANCE COMPANY	0.25%	\$179,548	\$169,730	\$0	\$0	0.00%
64	AMERICAN GUARANTEE & LIABILITY INS CO	0.24%	\$176,887	\$174,991	\$0	\$0	0.00%
65	NETHERLANDS INSURANCE COMPANY THE	0.24%	\$176,674	\$66,698	\$0	-\$34	-0.05%
66	MARYLAND CASUALTY COMPANY	0.23%	\$165,167	\$115,816	\$0	-\$15	-0.01%
67	FEDERATED MUTUAL INSURANCE COMPANY	0.22%	\$163,526	\$162,910	\$0	\$0	0.00%
68	FEDERAL INSURANCE COMPANY	0.22%	\$159,735	\$151,642	\$0	\$0	0.00%
69	AMERICAN STATES INSURANCE COMPANY	0.21%	\$154,541	\$148,123	\$0	-\$2,750	-1.86%
70	GRINNELL MUTUAL REINSURANCE COMPANY	0.20%	\$144,873	\$138,768	\$0	\$0	0.00%
71	TRUCK INSURANCE EXCHANGE	0.18%	\$133,008	\$223,730	\$0	\$7,685	3.43%
72	EMPLOYERS MUTUAL CASUALTY COMPANY	0.17%	\$126,540	\$127,153	\$0	\$0	0.00%
73	HARTFORD CASUALTY INS CO	0.17%	\$121,966	\$150,128	\$1,686	-\$814	-0.54%
74	BROTHERHOOD MUTUAL INSURANCE CO	0.16%	\$118,126	\$116,646	\$0	\$0	0.00%
75	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.15%	\$107,399	\$315,550	\$0	\$78	0.02%
76	SENTRY INSURANCE A MUTUAL COMPANY	0.15%	\$107,314	\$98,918	\$0	\$12,219	12.35%
77	FOREMOST INSURANCE CO	0.14%	\$104,881	\$110,201	\$0	\$0	0.00%
78	SENTINEL INSURANCE COMPANY LTD	0.14%	\$102,546	\$59,904	\$0	\$0	0.00%
79	CINCINNATI INS CO THE	0.14%	\$100,614	\$101,058	\$0	\$0	0.00%
80	SECURA SUPREME INSURANCE COMPANY	0.14%	\$100,416	\$97,974	\$0	\$2,710	2.77%
81	NATIONWIDE MUTUAL INSURANCE COMPANY	0.14%	\$99,300	\$88,363	\$0	\$1,750	1.98%
82	AMERICAN FIRE & CASUALTY COMPANY	0.14%	\$99,193	\$95,696	\$0	-\$1,471	-1.54%
83	ASSOCIATED INDEMNITY CORPORATION	0.14%	\$98,674	\$101,332	\$0	\$1,164	1.15%
84	FIDELITY AND DEPOSIT CO MARYLAND	0.13%	\$97,136	\$98,449	\$0	\$0	0.00%
85	MILLERS FIRST INSURANCE COMANY	0.12%	\$89,684	\$92,385	\$0	-\$292	-0.32%
86	RLI INSURANCE COMPANY	0.12%	\$88,477	\$93,988	\$0	\$407	0.43%
87	AMICA MUTUAL INSURANCE COMPANY	0.12%	\$86,979	\$69,446	\$0	\$0	0.00%
88	AMERICAN INSURANCE COMPANY THE	0.12%	\$84,844	\$87,454	\$0	\$2,109	2.41%
89	OHIO CASUALTY INSURANCE COMPANY	0.11%	\$83,828	\$91,976	\$0	-\$1,656	-1.80%
90	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.11%	\$83,802	\$69,272	\$0	\$0	0.00%
91	MILLERS CLASSIFIED INSURANCE COMPANY	0.11%	\$79,522	\$83,427	\$0	-\$515	-0.62%
92	SENTRY SELECT INSURANCE COMPANY	0.10%	\$73,207	\$79,221	\$0	\$34,650	43.74%
93	NATIONAL FARMERS UNION PRO & CAS CO	0.09%	\$66,111	\$61,719	\$0	\$0	0.00%
94	GUIDEONE MUTUAL INSURANCE COMPANY	0.09%	\$65,827	\$57,098	\$0	\$1,377	2.41%
95	FEDERATED SERVICE INSURANCE COMPANY	0.09%	\$63,705	\$57,199	\$0	\$0	0.00%
96	ADDISON INSURANCE COMPANY	0.08%	\$61,739	\$60,071	\$0	\$0	0.00%
97	FARMERS INSURANCE EXCHANGE	0.08%	\$55,956	\$67,224	\$0	-\$1,450	-2.16%
98	VERLAN FIRE INSURANCE COMPANY	0.08%	\$55,758	\$58,918	\$0	\$0	0.00%
99	CLARENDON NATIONAL INS CO	0.08%	\$54,819	\$32,394	\$0	\$2,463	7.60%
100	FARMERS ALLIANCE MUTUAL INS CO	0.07%	\$48,856	\$48,951	\$0	\$0	0.00%
101	ALLIANCE INSURANCE COMPANY INC	0.07%	\$48,376	\$47,585	\$0	\$0	0.00%
102	METROPOLITAN GROUP PROP & CAS INS CO	0.07%	\$47,630	\$50,709	\$0	-\$915	-1.80%
103	ZURICH AMERICAN INSURANCE COMPANY	0.06%	\$46,164	\$63,328	\$0	\$0	0.00%
104	DEPOSITORS INSURANCE COMPANY	0.06%	\$44,907	\$47,306	\$0	\$823	1.74%
105	STATE AUTOMOBILE MUTUAL INS CO	0.06%	\$43,850	\$51,522	\$0	\$0	0.00%
106	FOREMOST PROPERTY AND CASUALTY INS CO	0.06%	\$43,777	\$43,762	\$0	\$0	0.00%
107	ELECTRIC INSURANCE COMPANY	0.06%	\$40,735	\$34,507	\$0	\$0	0.00%
108	ARMED FORCES INSURANCE EXCHANGE	0.06%	\$40,115	\$37,135	\$0	\$0	0.00%
109	TRAVELERS INDEMNITY CO OF AMERICA	0.05%	\$39,771	\$31,955	\$0	-\$5,487	-17.17%
110	WAUSAU BUSINESS INSURANCE COMPANY	0.05%	\$39,500	\$25,804	\$0	\$0	0.00%
111	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.05%	\$39,007	\$37,796	\$0	\$0	0.00%
112	ASSURANCE COMPANY OF AMERICA	0.05%	\$37,505	\$82,410	\$0	-\$25	-0.03%
113	AMERICAN ZURICH INSURANCE COMPANY	0.05%	\$34,570	\$36,563	\$0	\$0	0.00%
114	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.05%	\$34,347	\$47,234	\$0	-\$42,756	-90.52%
115	GENERAL INSURANCE CO OF AMERICA	0.05%	\$34,310	\$39,557	\$0	-\$23	-0.06%
116	NATIONWIDE AGRIBUSINESS INS CO	0.04%	\$31,083	\$27,768	\$0	-\$71	-0.26%
117	TEACHERS INSURANCE COMPANY	0.04%	\$29,669	\$26,563	\$0	\$0	0.00%
118	NATIONAL CASUALTY COMPANY	0.04%	\$27,952	\$28,662	\$0	\$0	0.00%
119	FOREMOST SIGNATURE INSURANCE COMPANY	0.04%	\$27,563	\$27,962	\$0	\$0	0.00%
120	UNITED STATES FIDELITY & GUARANTY CO	0.03%	\$24,802	\$37,103	\$0	\$16,494	44.45%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

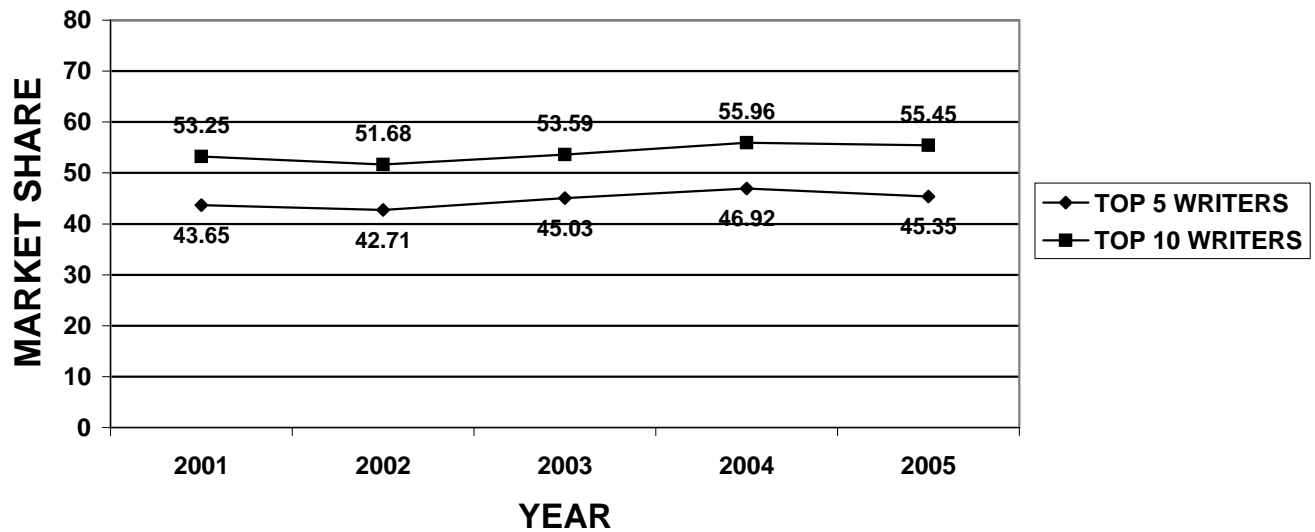
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	SECURITY NATIONAL INSURANCE COMPANY	0.03%	\$24,707	\$32,247	\$0	\$0	0.00%
122	UNION INSURANCE CO OF PROVIDENCE	0.03%	\$23,050	\$32,555	\$0	\$0	0.00%
123	FARMLAND MUTUAL INSURANCE COMPANY	0.03%	\$22,805	\$20,965	\$0	-\$112	-0.53%
124	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.03%	\$22,432	\$15,609	\$0	\$6,248	40.03%
125	FLORISTS MUTUAL INSURANCE COMPANY	0.03%	\$21,740	\$21,979	\$0	\$0	0.00%
126	COLONIAL AMERICAN CASUALTY AND SURETY C	0.03%	\$21,104	\$18,903	\$0	\$0	0.00%
127	GENERAL CASUALTY CO OF WISCONSIN	0.03%	\$20,952	\$43,608	\$0	\$0	0.00%
128	TWIN CITY FIRE INS CO	0.03%	\$20,112	\$24,644	\$0	\$0	0.00%
129	FIDELITY AND GUARANTY INSURANCE COMPANY	0.03%	\$19,920	\$26,626	\$0	\$11,912	44.74%
130	FIDELITY & GUARANTY INS UNDERWRITERS	0.03%	\$18,817	\$24,782	\$0	\$11,132	44.92%
131	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.03%	\$18,775	\$18,144	\$0	\$0	0.00%
132	HARCO NATIONAL INSURANCE COMPANY	0.02%	\$17,358	\$17,574	\$0	\$0	0.00%
133	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.02%	\$15,188	\$3,427	\$0	\$7	0.20%
134	KEMPER INDEPENDENCE INSURANCE COMPANY	0.02%	\$14,881	\$16,579	\$0	-\$1,610	-9.71%
135	NEW HAMPSHIRE INSURANCE COMPANY	0.02%	\$14,266	\$14,139	\$0	\$1,697	12.00%
136	ACE AMERICAN INSURANCE COMPANY	0.02%	\$12,347	\$19,186	\$0	-\$5,794	-30.20%
137	EMCASCO INSURANCE COMPANY	0.02%	\$11,069	\$13,189	\$0	\$0	0.00%
138	FIRST NATIONAL INS CO OF AMERICA	0.01%	\$10,551	\$10,253	\$0	\$6	0.06%
139	SHELTER GENERAL INS CO	0.01%	\$10,345	\$10,351	\$0	\$0	0.00%
140	QUANTA INDEMNITY COMPANY	0.01%	\$9,973	\$2,507	\$0	\$0	0.00%
141	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$9,407	\$8,590	\$0	\$0	0.00%
142	PHOENIX INSURANCE COMPANY THE	0.01%	\$9,140	\$8,501	\$0	\$2,960	34.82%
143	HORACE MANN INSURANCE COMPANY	0.01%	\$8,797	\$8,869	\$0	\$0	0.00%
144	ST PAUL FIRE & MARINE INSURANCE CO	0.01%	\$7,697	\$7,693	\$0	\$1,917	24.92%
145	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$6,582	\$7,566	\$0	\$0	0.00%
146	CHARTER OAK FIRE INSURANCE CO THE	0.01%	\$6,464	\$5,348	\$0	\$2,887	53.98%
147	MTSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.01%	\$6,340	\$6,340	\$0	\$0	0.00%
148	AMERICAN NATIONAL GENERAL INS CO	0.01%	\$6,309	\$6,309	\$0	\$0	0.00%
149	SELECTIVE INSURANCE CO OF S CAROLINA	0.01%	\$5,442	\$3,128	\$0	\$0	0.00%
150	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$5,315	\$5,324	\$0	\$0	0.00%
151	SHELTER REINSURANCE COMPANY	0.01%	\$5,000	\$4,791	\$0	\$0	0.00%
152	ATLANTIC SPECIALTY INSURANCE COMPANY	0.01%	\$4,514	\$2,228	\$0	\$74	3.32%
153	HANOVER INSURANCE COMPANY THE	0.01%	\$4,511	\$6,049	\$0	\$0	0.00%
154	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.01%	\$4,430	\$11,502	\$0	-\$197	-1.71%
155	MASSACHUSETTS BAY INS CO	0.01%	\$4,364	\$5,653	\$0	\$0	0.00%
156	GRANITE STATE INSURANCE COMPANY	0.01%	\$4,243	\$2,798	\$0	\$336	12.01%
157	BITUMINOUS CASUALTY CORPORATION	0.01%	\$3,903	\$3,903	\$0	\$0	0.00%
158	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$3,590	\$4,994	\$0	\$0	0.00%
159	OAK RIVER INSURANCE COMPANY	0.00%	\$3,424	\$1,109	\$0	\$0	0.00%
160	REGENT INSURANCE COMPANY	0.00%	\$3,336	-\$1,021	\$0	\$0	0.00%
161	HARTFORD FIRE INSURANCE COMPANY	0.00%	\$2,935	\$3,276	\$0	\$0	0.00%
162	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$2,650	\$5,191	\$0	\$0	0.00%
163	CONTINENTAL CASUALTY COMPANY	0.00%	\$2,606	\$2,606	\$0	\$0	0.00%
164	NATIONAL SURETY CORPORATION	0.00%	\$2,257	\$4,992	\$0	\$208	4.17%
165	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	\$2,161	\$1,959	\$0	\$0	0.00%
166	CENTENNIAL INSURANCE COMPANY	0.00%	\$1,858	\$1,504	\$0	-\$308	-20.48%
167	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	\$1,824	\$1,346	\$0	-\$1,061	-78.83%
168	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$1,557	\$1,585	\$0	-\$11	-0.69%
169	GUIDEONE AMERICA INSURANCE COMPANY	0.00%	\$1,493	\$9,107	\$0	-\$554	-6.08%
170	LIBERTY INSURANCE CORPORATION	0.00%	\$1,327	\$1,550	\$0	-\$19,251	-1242.00%
171	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$1,146	\$613	\$0	\$73	11.91%
172	AMERICAN CASUALTY CO OF READING PA	0.00%	\$1,136	\$1,096	\$0	\$0	0.00%
173	ZURICH AMERICAN INS CO OF ILLINOIS	0.00%	\$1,015	\$868	\$0	\$0	0.00%
174	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$792	\$634	\$0	\$0	0.00%
175	GUIDEONE ELITE INSURANCE COMPANY	0.00%	\$667	\$543	\$0	\$36	6.63%
176	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$574	\$661	\$0	\$0	0.00%
177	DISCOVER PROPERTY AND CASUALTY INS CO	0.00%	\$450	\$203	\$0	\$155	76.35%
178	MARKEL INSURANCE COMPANY	0.00%	\$336	\$328	\$0	\$74	22.56%
179	UNITED FIRE & INDEMNITY COMPANY	0.00%	\$312	\$6,901	\$0	\$0	0.00%
180	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$271	\$586	\$0	-\$3,780	-645.05%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

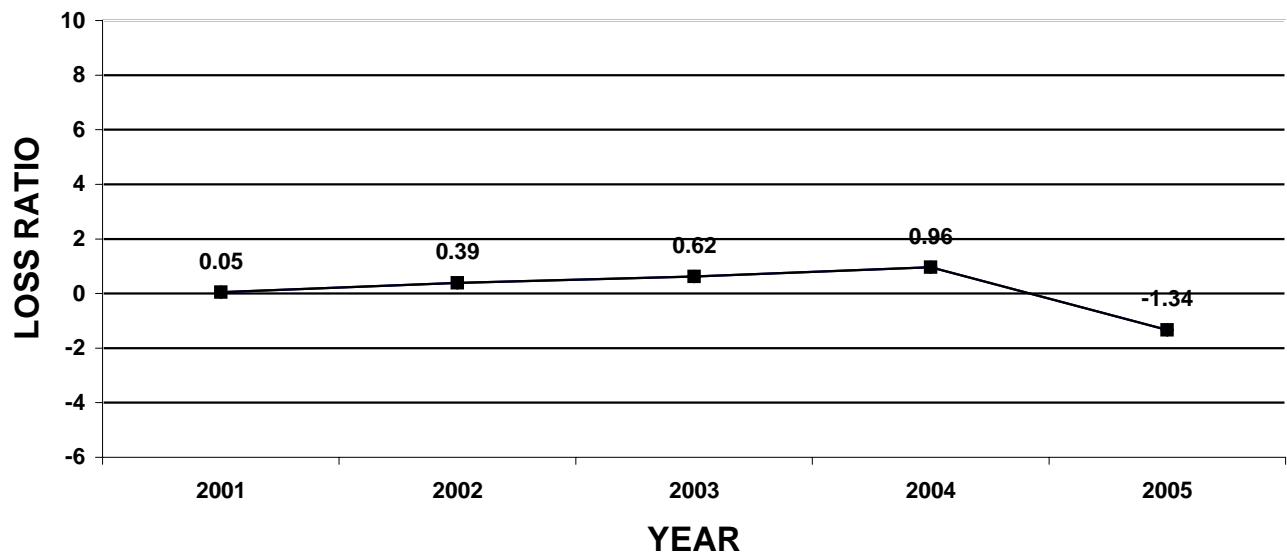
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	WESTFIELD INSURANCE COMPANY	0.00%	\$244	\$244	\$0	\$0	0.00%
182	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$203	\$295	\$0	-\$30	-10.17%
183	CONTINENTAL WESTERN INSURANCE CO	0.00%	\$187	\$186	\$0	\$0	0.00%
184	STONINGTON INSURANCE COMPANY	0.00%	\$168	\$88	\$0	\$48	54.55%
185	PEERLESS INDEMNITY INSURANCE COMPANY	0.00%	\$127	\$33	\$0	\$0	0.00%
186	SELECTIVE INS CO OF THE SOUTHEAST	0.00%	\$117	\$52	\$0	\$0	0.00%
187	mitsui SUMITOMO INSURANCE USA INC	0.00%	\$100	\$183	\$0	\$0	0.00%
188	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$82	\$77	\$0	-\$1,151	-1494.81%
189	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$22	\$6	\$0	\$0	0.00%
190	HARLEYSVILLE INSURANCE COMPANY	0.00%	\$18	\$12	\$0	\$0	0.00%
191	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$10	\$53	\$0	\$0	0.00%
192	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$6	\$5	\$0	-\$298	-5960.00%
193	AIG CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$620	\$0	\$0	0.00%
194	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$158	N/A
195	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$3,111	N/A
196	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$10,453	N/A
197	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$1,280	N/A
198	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$4	N/A
199	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$3	N/A
200	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
201	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$0	-\$1	\$0	\$0	0.00%
202	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
203	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$38	\$0	\$0	0.00%
204	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$3,454	N/A
205	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	\$205	N/A
206	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$18	N/A
207	TRAVELERS CASUALTY INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	\$1,494	N/A
208	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$10	N/A
209	TRAVELERS PERSONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$32	N/A
210	VALIANT INS CO	0.00%	\$0	-\$10	\$0	-\$67	670.00%
211	AMERICAN MOTORISTS INSURANCE CO	0.00%	-\$8	\$107	\$0	\$0	0.00%
212	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	-\$19	-\$36	\$0	\$0	0.00%
213	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	-\$49	\$323	\$0	\$0	0.00%
214	WAUSAU UNDERWRITERS INS CO	0.00%	-\$141	\$4,073	\$0	\$0	0.00%
215	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.00%	-\$608	\$57,912	\$0	-\$92,673	-160.02%
216	NORTHERN INSURANCE CO OF NEW YORK	0.00%	-\$1,292	\$7,256	\$0	\$0	0.00%
217	GLENS FALLS INSURANCE COMPANY THE	0.00%	-\$2,120	\$98,620	\$0	-\$226,533	-229.70%
TOTAL		100.00%	\$72,917,424	\$71,294,758	\$251,686	-\$954,977	-1.34%

## MISSOURI EARTHQUAKE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - ALL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	32.87%	\$98,786,038	\$98,763,913	\$24,652,254	\$22,339,572	22.62%
2	STATE FARM MUTUAL AUTOMOBILE INS CO	13.68%	\$41,128,265	\$37,586,118	\$28,038,238	\$28,259,867	75.19%
3	AMERICAN FAMILY MUTUAL INS CO	11.99%	\$36,027,659	\$34,928,344	\$27,372,049	\$23,057,539	66.01%
4	VISION SERVICE PLAN INSURANCE CO	7.40%	\$22,250,711	\$22,250,711	\$19,604,963	\$19,576,708	87.98%
5	ZURICH AMERICAN INSURANCE COMPANY	6.91%	\$20,755,862	\$19,556,483	\$10,034,266	\$12,172,673	62.24%
6	FEDERATED MUTUAL INSURANCE COMPANY	6.80%	\$20,434,626	\$20,441,737	\$16,857,613	\$17,243,641	84.36%
7	CONTINENTAL CASUALTY COMPANY	5.45%	\$16,368,492	\$17,292,886	\$10,863,473	\$9,654,810	55.83%
8	BENCHMARK INSURANCE COMPANY	2.72%	\$8,177,825	\$8,177,825	\$6,624,603	\$6,614,603	80.88%
9	ACE AMERICAN INSURANCE COMPANY	2.28%	\$6,856,104	\$6,444,255	\$915,876	\$4,923,964	76.41%
10	AMERICAN HOME ASSURANCE COMPANY	1.61%	\$4,844,818	\$4,845,048	\$834,202	\$1,172,258	24.19%
11	GREAT AMERICAN INSURANCE COMPANY	1.28%	\$3,839,039	\$3,776,745	\$1,295,385	\$1,676,899	44.40%
12	SIRIUS AMERICA INSURANCE COMPANY	0.93%	\$2,784,685	\$2,523,236	\$1,103,752	\$1,534,302	60.81%
13	QBE INSURANCE CORPORATION	0.87%	\$2,600,539	\$2,600,539	\$1,113,625	\$1,980,392	76.15%
14	FEDERAL INSURANCE COMPANY	0.70%	\$2,112,442	\$2,124,986	\$917,788	\$992,558	46.71%
15	MARKEL INSURANCE COMPANY	0.53%	\$1,593,698	\$1,103,487	\$263,869	\$316,575	28.69%
16	AMEX ASSURANCE COMPANY	0.51%	\$1,545,854	\$1,517,353	\$316,895	\$584,055	38.49%
17	FAIRMONT PREMIER INSURANCE COMPANY	0.48%	\$1,441,507	\$1,441,507	\$147,275	\$636,436	44.15%
18	EMPLOYERS REINSURANCE CORPORATION	0.44%	\$1,325,714	\$1,325,714	\$329,763	-\$318,933	-24.06%
19	AVEMCO INSURANCE COMPANY	0.38%	\$1,136,137	\$1,136,137	\$2,001,630	\$1,120,497	98.62%
20	CLARENDON NATIONAL INS CO	0.35%	\$1,041,323	\$1,089,378	\$207,899	\$276,425	25.37%
21	CENTRAL STATES INDEMNITY CO OF OMAHA	0.33%	\$997,186	\$996,974	\$275,345	\$162,018	16.25%
22	OLD REPUBLIC INSURANCE COMPANY	0.23%	\$705,200	\$726,176	\$359,197	\$353,935	48.74%
23	BCS INSURANCE COMPANY	0.23%	\$697,769	\$718,944	\$524,248	\$574,310	79.88%
24	ARCH INSURANCE COMPANY	0.22%	\$675,710	\$680,735	\$421,695	\$580,631	85.29%
25	AMERICAN SENTINEL INSURANCE COMPANY	0.22%	\$652,673	\$665,861	\$292,965	\$419,168	62.95%
26	TRAVELERS INDEMNITY COMPANY	0.15%	\$439,669	\$439,669	\$67,671	-\$57,246	-13.02%
27	INSURANCE CO OF THE STATE OF PA	0.09%	\$275,064	\$275,064	\$121,168	\$133,757	48.63%
28	EMPIRE FIRE AND MARINE INSURANCE CO	0.09%	\$267,835	\$267,835	\$229,406	\$222,986	83.25%
29	AMERICAN SECURITY INSURANCE COMPANY	0.08%	\$231,268	\$231,268	-\$158	\$41,089	17.77%
30	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.04%	\$109,494	\$109,488	\$32,866	\$16,683	15.24%
31	U S SPECIALTY INSURANCE COMPANY	0.04%	\$105,909	\$406,610	\$869,540	\$1,589,577	390.93%
32	AMERICAN BANKERS INS CO OF FLORIDA	0.03%	\$86,792	\$86,846	\$34,318	\$73,762	84.93%
33	AMERICAN STATES INSURANCE COMPANY	0.03%	\$76,722	\$78,497	\$119,374	\$120,793	153.88%
34	AIG PREMIER INSURANCE COMPANY	0.02%	\$72,858	\$75,765	\$36,116	\$13,071	17.25%
35	REPUBLIC WESTERN INS CO	0.02%	\$67,460	\$67,460	\$52,258	\$51,708	76.65%
36	SENTRY INSURANCE A MUTUAL COMPANY	0.02%	\$56,963	\$32,411	\$0	\$0	0.00%
37	STANDARD GUARANTY INSURANCE COMPANY	0.02%	\$48,355	\$57,267	\$0	\$4,733	8.26%
38	NATIONAL CASUALTY COMPANY	0.01%	\$35,113	\$52,706	\$3,912	\$2,066	3.92%
39	HERITAGE CASUALTY INSURANCE COMPANY	0.01%	\$23,294	\$23,294	\$2,305	\$2,126	9.13%
40	HARTFORD FIRE INSURANCE COMPANY	0.01%	\$21,536	\$23,175	\$9,444	-\$16,938	-73.09%
41	VOYAGER PROPERTY & CASUALTY INS CO	0.00%	\$12,788	\$16,935	\$0	-\$2,106	-12.44%
42	CAPITOL INDEMNITY CORPORATION	0.00%	\$10,720	\$4,968	\$0	\$965	19.42%
43	BROTHERHOOD MUTUAL INSURANCE CO	0.00%	\$5,269	\$12,255	\$9,708	-\$38,212	-311.81%
44	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$3,392	\$3,392	\$10,392	\$10,242	301.95%
45	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$2,727	\$2,727	\$10,167	\$10,297	377.59%
46	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$1,825	\$1,852	\$0	\$38	2.05%
47	BALBOA INSURANCE COMPANY	0.00%	\$405	\$406	\$0	\$208	51.23%
48	FARMERS MUTUAL HAIL INS CO OF IOWA	0.00%	\$390	\$381	\$0	\$0	0.00%
49	AMERICAN CASUALTY CO OF READING PA	0.00%	\$154	\$154	\$0	\$0	0.00%
50	CINCINNATI INS CO THE	0.00%	\$37	\$37	\$0	\$0	0.00%
51	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$19	\$19	\$90,685	\$89,595	471552.63%
52	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	\$0	\$0	\$2,000	-\$36,972	N/A
53	CATERPILLAR INSURANCE COMPANY	0.00%	\$0	\$0	\$1,331,694	\$2,850,868	N/A
54	COMMERCIAL GUARANTY CASUALTY INS CO	0.00%	\$0	\$411	\$0	-\$69	-16.79%
55	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$0	\$0	\$26,150	\$13,387	N/A
56	FAIRFIELD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$58,000	N/A
57	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$132,214	N/A
58	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$0	\$0	\$113,192	\$113,192	N/A
59	ROYAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$21	N/A
60	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$143	\$219	-\$5,574	-3897.90%

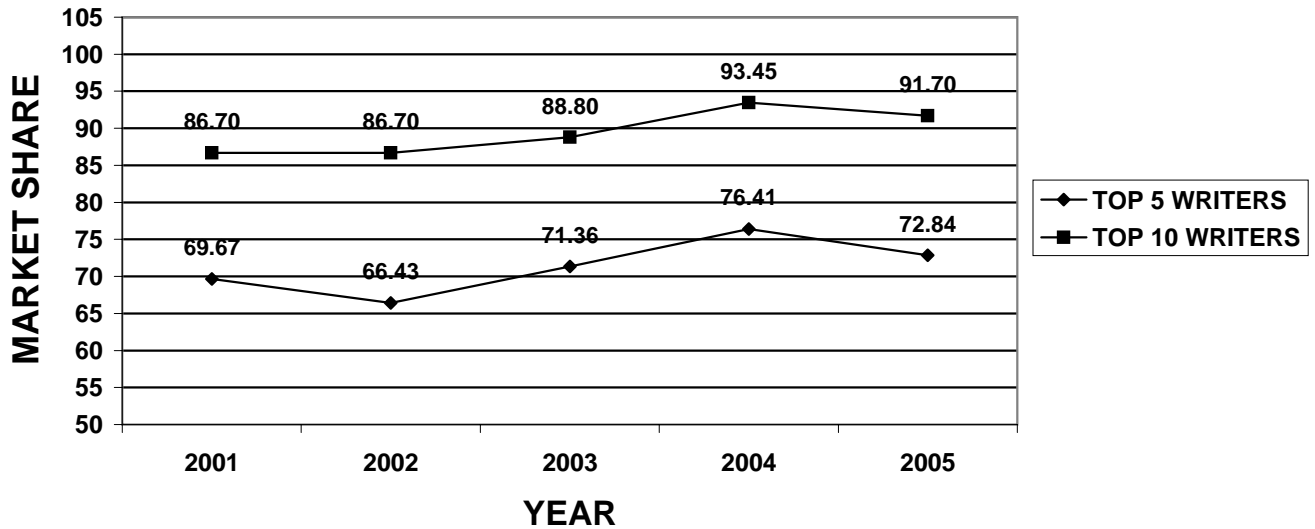
**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - ALL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	SHELBY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$4,800	\$16,430	N/A
62	STAR INSURANCE COMPANY	0.00%	\$0	\$0	-\$317	-\$318	N/A
63	TIG INSURANCE COMPANY	0.00%	\$0	\$0	-\$22,345	\$707,056	N/A
64	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$14,510	N/A
65	UNITED WISCONSIN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$123,927,247	N/A
66	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$0	\$88	\$88	N/A
67	AMERICAN RELIABLE INSURANCE COMPANY	-0.06%	-\$167,538	-\$78,978	\$3,420	-\$19,437	24.61%
TOTAL		100.00%	\$300,568,396	\$294,907,149	\$158,526,941	\$285,799,720	96.91%

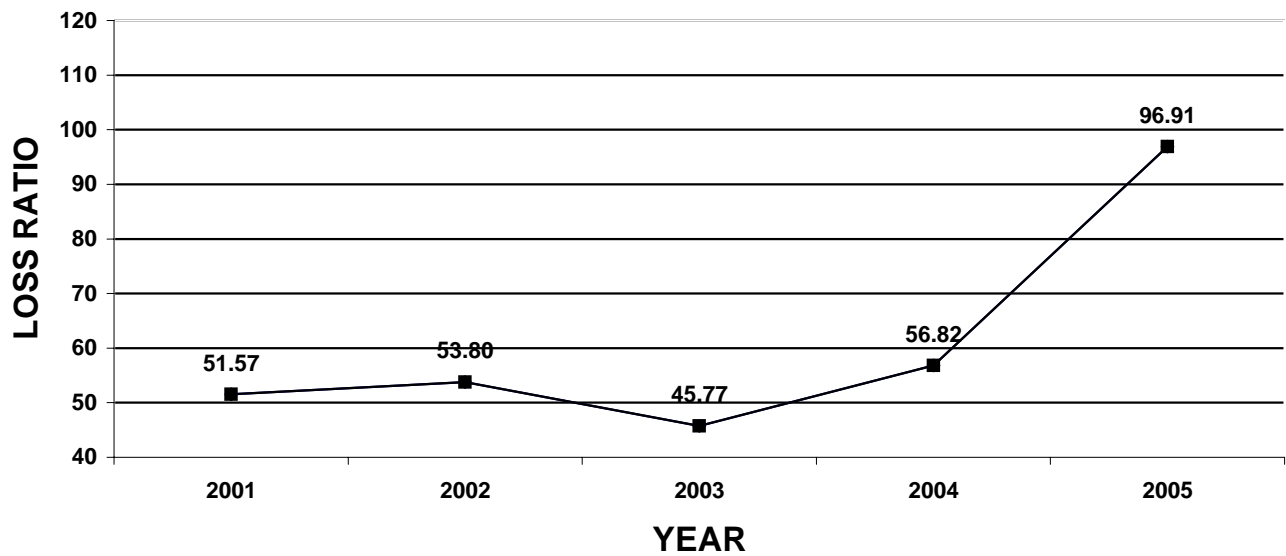


## MISSOURI ACCIDENT AND HEALTH INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MISSOURI EMPLOYERS MUTUAL INS CO	13.92%	\$140,353,044	\$138,131,951	\$71,000,056	\$58,068,888	42.04%
2	AMERICAN HOME ASSURANCE COMPANY	7.02%	\$70,810,844	\$77,684,608	\$32,046,385	\$70,793,795	91.13%
3	TRAVELERS COMMERCIAL CASUALTY COMPANY	5.42%	\$54,596,595	\$57,654,585	\$30,529,206	\$47,046,874	81.60%
4	COMMERCE AND INDUSTRY INSURANCE CO	4.90%	\$49,438,755	\$46,346,360	\$16,370,872	\$39,828,323	85.94%
5	ZURICH AMERICAN INSURANCE COMPANY	3.32%	\$33,461,430	\$34,530,365	\$9,365,228	\$19,058,394	55.19%
6	HARTFORD UNDERWRITERS INSURANCE CO	3.14%	\$31,641,521	\$25,333,474	\$7,911,183	\$13,135,004	51.85%
7	LIBERTY MUTUAL FIRE INSURANCE CO	2.99%	\$30,170,779	\$29,377,049	\$18,681,764	\$13,158,858	44.79%
8	AMERICAN FAMILY MUTUAL INS CO	2.62%	\$26,420,736	\$25,669,160	\$13,108,544	\$22,901,503	89.22%
9	ACCIDENT FUND INSURANCE CO OF AMERICA	2.39%	\$24,121,103	\$21,484,643	\$5,220,985	\$12,327,145	57.38%
10	LIBERTY INSURANCE CORPORATION	2.06%	\$20,788,903	\$18,948,918	\$4,147,034	\$11,180,018	59.00%
11	VANLINER INSURANCE COMPANY	1.93%	\$19,423,844	\$14,631,245	\$10,503,415	\$13,802,305	94.33%
12	AMERISURE MUTUAL INSURANCE COMPANY	1.56%	\$15,754,765	\$14,707,408	\$7,290,938	\$8,400,927	57.12%
13	WESTPORT INSURANCE CORPORATION	1.50%	\$15,112,635	\$16,758,024	\$6,959,520	\$6,745,094	40.25%
14	ACE AMERICAN INSURANCE COMPANY	1.49%	\$15,036,641	\$15,480,717	\$1,756,968	\$3,177,473	20.53%
15	WAUSAU UNDERWRITERS INS CO	1.45%	\$14,620,015	\$14,352,221	\$4,667,946	\$9,025,870	62.89%
16	NEW HAMPSHIRE INSURANCE COMPANY	1.31%	\$13,232,256	\$4,030,035	\$644,985	\$3,007,997	74.64%
17	TRAVELERS INDEMNITY CO OF AMERICA	1.23%	\$12,419,027	\$10,388,307	\$3,930,752	\$5,423,571	52.21%
18	FEDERATED MUTUAL INSURANCE COMPANY	1.08%	\$10,909,079	\$10,519,182	\$4,522,994	\$9,849,635	93.63%
19	FIRSTCOMP INSURANCE COMPANY	1.05%	\$10,614,298	\$7,939,076	\$1,340,162	\$4,597,746	57.91%
20	NATIONWIDE MUTUAL INSURANCE COMPANY	0.98%	\$9,866,808	\$9,807,799	\$5,305,379	\$4,476,988	45.65%
21	ACUITY A MUTUAL INSURANCE COMPANY	0.97%	\$9,826,549	\$7,385,997	\$1,808,639	\$6,683,432	90.49%
22	ACE PROPERTY AND CASUALTY INSURANCE CO	0.96%	\$9,635,633	\$9,982,452	\$3,200,753	\$9,529,951	95.47%
23	CONTINENTAL WESTERN INSURANCE CO	0.93%	\$9,424,182	\$9,464,010	\$3,222,194	\$3,008,605	31.79%
24	AMERISURE INSURANCE COMPANY	0.92%	\$9,253,296	\$10,727,715	\$5,065,687	\$5,708,632	53.21%
25	HARTFORD FIRE INSURANCE COMPANY	0.90%	\$9,043,137	\$7,241,026	\$1,670,724	\$4,255,608	58.77%
26	OWNERS INSURANCE COMPANY	0.79%	\$8,002,558	\$6,590,999	\$3,440,190	\$5,027,849	76.28%
27	SECURA INSURANCE A MUTUAL COMPANY	0.78%	\$7,852,721	\$7,007,478	\$2,602,237	\$3,251,355	46.40%
28	FEDERAL INSURANCE COMPANY	0.78%	\$7,845,203	\$7,970,078	\$2,298,458	\$3,004,433	37.70%
29	TRAVELERS INDEMNITY COMPANY	0.78%	\$7,844,043	\$4,186,999	\$4,146,146	\$5,053,104	120.69%
30	ZENITH INSURANCE COMPANY	0.77%	\$7,737,955	\$7,689,198	\$2,019,722	\$4,710,268	61.26%
31	INSURANCE CO OF THE STATE OF PA	0.76%	\$7,682,053	\$7,091,386	\$211,851	\$2,414,621	34.05%
32	HARTFORD INSURANCE CO OF MIDWEST THE	0.75%	\$7,584,964	\$6,747,880	\$2,569,988	\$2,770,804	41.06%
33	LIBERTY MUTUAL INSURANCE COMPANY	0.75%	\$7,548,580	\$6,817,966	\$4,681,294	\$7,281,751	106.80%
34	HAWKEYE SECURITY INSURANCE COMPANY	0.73%	\$7,320,075	\$7,064,988	\$2,454,232	\$3,109,032	44.01%
35	GUARANTEE INSURANCE COMPANY	0.72%	\$7,239,839	\$5,865,581	\$550,190	\$2,194,251	37.41%
36	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.70%	\$7,084,471	\$6,031,532	\$3,890,051	\$1,721,779	28.55%
37	TWIN CITY FIRE INS CO	0.70%	\$7,047,489	\$5,897,995	\$2,467,002	\$1,393,139	23.62%
38	AMERICAN INTERSTATE INS CO	0.69%	\$6,968,953	\$6,372,338	\$2,573,788	\$4,171,938	65.47%
39	TRAVELERS CASUALTY AND SURETY CO	0.67%	\$6,798,308	\$6,598,810	\$2,342,320	\$559,554	8.48%
40	CINCINNATI CASUALTY COMPANY THE	0.66%	\$6,609,954	\$6,548,485	\$3,334,136	\$3,893,391	59.45%
41	GREAT WEST CASUALTY COMPANY	0.62%	\$6,200,555	\$6,274,734	\$2,175,212	\$4,651,639	74.13%
42	ALEA NORTH AMERICA INSURANCE COMPANY	0.61%	\$6,157,139	\$7,853,912	\$2,747,888	\$1,820,471	23.18%
43	SENTRY INSURANCE A MUTUAL COMPANY	0.58%	\$5,851,352	\$7,104,214	\$3,453,432	\$3,418,620	48.12%
44	BITUMINOUS CASUALTY CORPORATION	0.58%	\$5,827,354	\$5,905,449	\$4,164,995	\$4,990,587	84.51%
45	STATE FARM FIRE AND CASUALTY COMPANY	0.56%	\$5,680,876	\$5,617,805	\$2,205,093	\$3,320,027	59.10%
46	AMERICAN ZURICH INSURANCE COMPANY	0.56%	\$5,667,541	\$6,126,902	\$1,456,821	\$3,952,183	64.51%
47	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.56%	\$5,618,025	\$5,401,153	\$775,407	-\$538,163	-9.96%
48	MIDWESTERN INDEMNITY COMPANY THE	0.50%	\$5,068,783	\$3,567,830	\$1,003,890	\$1,971,568	55.26%
49	ST PAUL FIRE & MARINE INSURANCE CO	0.50%	\$4,998,242	\$8,084,100	\$5,424,771	\$8,699,347	107.61%
50	CINCINNATI INDEMNITY COMPANY INC	0.49%	\$4,968,862	\$4,990,581	\$1,591,883	\$1,974,842	39.57%
51	ZURICH AMERICAN INS CO OF ILLINOIS	0.46%	\$4,630,673	\$5,222,542	\$1,520,192	\$2,712,606	51.94%
52	EVEREST NATIONAL INSURANCE COMPANY	0.43%	\$4,359,794	\$4,070,281	\$1,109,542	\$2,926,302	71.89%
53	AUTO OWNERS INSURANCE COMPANY	0.43%	\$4,336,810	\$3,542,381	\$940,652	\$1,493,081	42.15%
54	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.43%	\$4,294,560	\$3,683,569	\$1,407,692	\$2,527,987	68.63%
55	GRINNELL MUTUAL REINSURANCE COMPANY	0.42%	\$4,244,758	\$4,053,016	\$2,099,505	\$1,849,930	45.64%
56	TRANSPORTATION INSURANCE COMPANY	0.42%	\$4,234,117	\$3,898,242	\$4,295,033	\$37,728	0.97%
57	ARCH INSURANCE COMPANY	0.42%	\$4,224,165	\$4,305,465	\$251,264	\$1,848,782	42.94%
58	OLD REPUBLIC INSURANCE COMPANY	0.41%	\$4,091,465	\$3,422,487	\$690,356	\$1,763,793	51.54%
59	GENERAL CASUALTY CO OF WISCONSIN	0.39%	\$3,964,253	\$3,792,418	\$1,556,242	\$2,045,194	53.93%
60	CONTINENTAL CASUALTY COMPANY	0.38%	\$3,825,449	\$4,361,470	\$4,693,743	\$6,664,781	152.81%
61	EMPLOYERS MUTUAL CASUALTY COMPANY	0.37%	\$3,777,314	\$4,179,925	\$2,375,461	\$3,376,122	80.77%
62	TRUCK INSURANCE EXCHANGE	0.37%	\$3,760,389	\$3,814,183	\$2,706,651	\$2,263,316	59.34%
63	HARTFORD ACCIDENT & INDEMNITY CO	0.35%	\$3,478,141	\$2,516,113	\$893,402	\$1,458,303	57.96%
64	PEERLESS INSURANCE COMPANY	0.31%	\$3,098,633	\$3,667,272	\$1,330,958	\$1,460,449	39.82%
65	PHOENIX INSURANCE COMPANY THE	0.31%	\$3,098,600	\$3,099,898	\$824,174	\$1,476,886	47.64%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	EMPLOYERS REINSURANCE CORPORATION	0.29%	\$2,882,837	\$1,833,305	\$147,709	\$1,518,539	82.83%
67	COLUMBIA NATIONAL INSURANCE COMPANY	0.28%	\$2,811,161	\$2,791,230	\$1,654,796	\$1,207,703	43.27%
68	FARMERS INSURANCE EXCHANGE	0.28%	\$2,777,942	\$3,215,540	\$2,026,153	\$2,192,031	68.17%
69	VALLEY FORGE INSURANCE COMPANY	0.26%	\$2,653,316	\$2,655,870	\$1,860,501	\$1,683,215	63.38%
70	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.25%	\$2,519,159	\$41,283	\$2,220,677	-\$1,946,140	-4714.14%
71	CHURCH MUTUAL INSURANCE COMPANY	0.24%	\$2,458,822	\$2,479,343	\$1,744,152	\$2,586,131	104.31%
72	NATIONAL FIRE INS CO OF HARTFORD	0.24%	\$2,457,083	\$2,166,921	\$427,395	\$879,188	40.57%
73	AMERICAN CASUALTY CO OF READING PA	0.24%	\$2,414,319	\$3,146,411	\$745,930	\$5,651,839	179.63%
74	ARGONAUT GREAT CENTRAL INSURANCE CO	0.23%	\$2,366,802	\$2,397,277	\$839,124	\$804,337	33.55%
75	AMERICAN INSURANCE COMPANY THE	0.22%	\$2,265,701	\$2,226,366	\$1,107,853	\$1,165,462	52.35%
76	AMERICAN STATES INSURANCE COMPANY	0.22%	\$2,249,999	\$2,294,498	\$4,433,831	\$6,945,369	302.70%
77	HARTFORD CASUALTY INS CO	0.21%	\$2,091,367	\$1,708,398	\$961,636	\$2,194,971	128.48%
78	TRANSCONTINENTAL INSURANCE COMPANY	0.21%	\$2,084,565	\$1,924,169	\$1,952,510	\$849,279	44.14%
79	INDIANA LUMBERMENS MUTUAL INS CO	0.20%	\$1,978,987	\$2,380,304	\$2,347,906	\$2,683,365	112.73%
80	OHIO CASUALTY INSURANCE COMPANY	0.20%	\$1,973,216	\$2,115,974	\$1,343,195	-\$1,485,539	-70.21%
81	TRAVELERS CASUALTY INS CO OF AMERICA	0.18%	\$1,839,316	\$1,503,503	\$214,726	\$800,777	53.26%
82	STATE AUTO PROPERTY & CASUALTY INS CO	0.18%	\$1,830,865	\$2,231,004	\$701,145	\$170,457	7.64%
83	SAVERS PROPERTY & CASUALTY INS CO	0.17%	\$1,726,095	\$1,980,008	\$547,192	\$835,822	42.21%
84	DISCOVER PROPERTY AND CASUALTY INS CO	0.17%	\$1,717,500	\$1,533,715	\$206,924	\$987,797	64.41%
85	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.17%	\$1,687,108	\$1,919,241	\$1,864,235	\$140,899	7.34%
86	AMERICAN ECONOMY INSURANCE COMPANY	0.17%	\$1,664,831	\$1,711,740	\$1,242,659	\$1,400,139	81.80%
87	CINCINNATI INS CO THE	0.16%	\$1,649,083	\$1,543,976	\$1,229,998	\$1,250,126	80.97%
88	GREAT DIVIDE INSURANCE COMPANY	0.16%	\$1,647,145	\$981,494	\$84,515	\$475,915	48.49%
89	MICHIGAN MILLERS MUTUAL INS CO	0.16%	\$1,615,933	\$1,388,746	\$883,921	\$587,256	42.29%
90	GUIDEONE MUTUAL INSURANCE COMPANY	0.15%	\$1,546,616	\$1,498,625	\$650,927	\$925,058	61.73%
91	EMCASCO INSURANCE COMPANY	0.15%	\$1,541,090	\$1,531,858	\$302,413	\$468,364	30.57%
92	WEST AMERICAN INSURANCE COMPANY	0.15%	\$1,513,668	\$1,435,875	\$820,340	\$1,745,895	121.59%
93	BENCHMARK INSURANCE COMPANY	0.14%	\$1,454,005	\$1,368,471	\$711,081	\$1,322,500	96.64%
94	UNITED STATES FIDELITY & GUARANTY CO	0.14%	\$1,438,131	\$1,553,241	\$1,159,593	-\$3,324,706	-214.05%
95	PHARMACISTS MUTUAL INSURANCE COMPANY	0.14%	\$1,425,678	\$1,363,873	\$154,238	\$13,589	1.00%
96	MARYLAND CASUALTY COMPANY	0.14%	\$1,404,428	\$1,588,130	\$1,289,481	\$1,131,118	71.22%
97	TRANSGUARD INSURANCE CO OF AMERICA INC	0.13%	\$1,342,377	\$1,460,506	\$505,123	\$889,845	60.93%
98	AMCO INSURANCE COMPANY	0.13%	\$1,316,485	\$1,004,337	\$890,269	\$609,464	60.68%
99	VIRGINIA SURETY COMPANY INC	0.13%	\$1,278,709	\$669,796	\$3,825,383	\$3,999,677	597.15%
100	GENERAL INSURANCE CO OF AMERICA	0.13%	\$1,274,429	\$981,377	\$243,941	\$516,052	52.58%
101	XL SPECIALTY INSURANCE COMPANY	0.13%	\$1,270,392	\$1,311,638	\$219,011	\$619,103	47.20%
102	TECHNOLOGY INSURANCE COMPANY	0.12%	\$1,250,682	\$1,020,197	\$303,852	\$828,842	81.24%
103	ELECTRIC INSURANCE COMPANY	0.12%	\$1,244,089	\$1,244,089	\$814,902	\$769,846	61.88%
104	WAUSAU BUSINESS INSURANCE COMPANY	0.12%	\$1,209,410	\$612,409	\$991,080	\$2,012,354	328.60%
105	PACIFIC INDEMNITY COMPANY	0.11%	\$1,135,530	\$1,084,865	\$609,734	\$600,818	55.38%
106	PREMIER GROUP INSURANCE COMPANY	0.11%	\$1,121,861	\$1,121,861	\$91,273	\$614,666	54.79%
107	FARMLAND MUTUAL INSURANCE COMPANY	0.11%	\$1,076,473	\$1,077,083	\$529,602	\$913,008	84.77%
108	SAFETY NATIONAL CASUALTY CORPORATION	0.11%	\$1,064,725	\$820,607	\$414,710	\$915,395	111.55%
109	ATLANTIC SPECIALTY INSURANCE COMPANY	0.11%	\$1,060,968	\$1,151,218	\$251,003	\$655,791	56.96%
110	ARGONAUT MIDWEST INSURANCE COMPANY	0.10%	\$1,026,279	\$1,166,412	\$561,469	\$264,295	22.66%
111	NETHERLANDS INSURANCE COMPANY THE	0.10%	\$1,010,441	\$403,745	\$19,722	\$53,330	13.21%
112	DEPOSITORS INSURANCE COMPANY	0.10%	\$998,007	\$906,331	\$281,401	\$569,653	62.85%
113	AMERICAN INTERNATIONAL SOUTH INS CO	0.10%	\$983,308	\$906,912	\$197,993	\$679,014	74.87%
114	NORTH RIVER INSURANCE COMPANY THE	0.10%	\$960,895	\$314,083	\$17,535	\$223,027	71.01%
115	CHUBB INDEMNITY INSURANCE COMPANY	0.09%	\$934,274	\$934,386	\$502,112	\$1,016,023	108.74%
116	UNIVERSAL UNDERWRITERS INS CO	0.09%	\$931,033	\$1,357,181	\$994,951	\$1,008,397	74.30%
117	FIDELITY AND GUARANTY INSURANCE COMPANY	0.09%	\$903,479	\$858,120	\$697,392	\$771,649	89.92%
118	ST PAUL MERCURY INSURANCE COMPANY	0.09%	\$894,776	\$1,572,098	\$1,115,637	\$1,528,098	97.20%
119	UNITED FIRE AND CASUALTY COMPANY	0.09%	\$891,486	\$965,462	\$468,158	\$710,820	73.62%
120	FEDERATED SERVICE INSURANCE COMPANY	0.09%	\$879,844	\$750,691	\$502,983	\$610,543	81.33%
121	LM INSURANCE CORPORATION	0.09%	\$874,799	\$402,570	\$1,794,906	\$877,105	217.88%
122	UNITED STATES FIRE INSURANCE COMPANY	0.09%	\$865,457	\$1,082,945	\$773,355	\$288,526	26.64%
123	ARGONAUT INSURANCE COMPANY	0.08%	\$849,058	\$684,211	\$353,627	\$690,200	100.88%
124	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.08%	\$843,393	\$728,428	\$428,682	\$990,988	136.04%
125	BROTHERHOOD MUTUAL INSURANCE CO	0.08%	\$840,812	\$832,159	\$322,490	\$390,188	46.89%
126	FIDELITY AND DEPOSIT CO MARYLAND	0.08%	\$815,221	\$881,963	\$991,199	\$1,229,766	139.44%
127	REGENT INSURANCE COMPANY	0.08%	\$803,902	\$715,679	\$551,124	\$1,062,273	148.43%
128	NATIONAL SURETY CORPORATION	0.08%	\$787,909	\$1,056,560	\$991,585	\$368,242	34.85%
129	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.08%	\$779,112	\$656,695	\$499,123	\$657,095	100.06%
130	FLORISTS MUTUAL INSURANCE COMPANY	0.07%	\$742,970	\$768,597	\$430,730	\$291,883	37.98%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	SENTRY SELECT INSURANCE COMPANY	0.07%	\$716,590	\$806,266	\$360,838	\$49,319	6.12%
132	OAK RIVER INSURANCE COMPANY	0.07%	\$709,409	\$600,299	\$98,927	\$329,373	54.87%
133	STAR INSURANCE COMPANY	0.07%	\$702,309	\$792,862	\$698,685	\$1,100,032	138.74%
134	AMERICAN GUARANTEE & LIABILITY INS CO	0.07%	\$685,495	\$556,723	\$608,957	\$1,235,215	221.87%
135	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.06%	\$631,099	\$353,773	\$480,330	-\$19,083	-5.39%
136	NATIONWIDE AGRIBUSINESS INS CO	0.06%	\$606,160	\$392,846	\$627,490	\$1,144,693	291.38%
137	FIRST NATIONAL INS CO OF AMERICA	0.06%	\$603,227	\$463,330	\$426,469	-\$410,838	-88.67%
138	CHARTER OAK FIRE INSURANCE CO THE	0.06%	\$597,706	\$481,172	\$483,541	\$217,862	45.28%
139	DIAMOND INSURANCE COMPANY	0.06%	\$579,303	\$1,322,362	\$1,268,676	\$327,569	24.77%
140	MITSUMI SUMITOMO INSURANCE COMPANY OF AMERIC	0.06%	\$578,433	\$561,556	\$121,361	\$79,718	14.20%
141	LINCOLN GENERAL INSURANCE CO	0.06%	\$558,893	\$510,375	\$658,523	\$720,698	141.21%
142	GREAT NORTHERN INSURANCE COMPANY	0.05%	\$533,885	\$523,686	\$143,737	\$78,489	14.99%
143	HANOVER INSURANCE COMPANY THE	0.05%	\$525,601	\$603,619	\$652,825	\$869,225	144.00%
144	STATE AUTOMOBILE MUTUAL INS CO	0.05%	\$511,793	\$439,161	\$202,515	-\$11,093	-2.53%
145	ALASKA NATIONAL INSURANCE COMPANY	0.05%	\$506,683	\$1,021,791	\$280,719	\$623,656	61.04%
146	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.05%	\$489,632	\$503,356	\$69,877	\$478,091	94.98%
147	MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.05%	\$489,071	\$355,125	\$22,664	\$175,659	49.46%
148	VIGILANT INSURANCE COMPANY	0.04%	\$452,966	\$419,435	\$121,182	\$152,860	36.44%
149	MITSUMI SUMITOMO INSURANCE USA INC	0.04%	\$414,903	\$455,005	\$211,703	\$329,366	72.39%
150	COOPERATIVE MUTUAL INSURANCE COMPANY	0.04%	\$412,404	\$425,494	\$300,440	\$154,629	36.34%
151	PROVIDENCE PROPERTY & CASUALTY INS CO	0.04%	\$392,585	\$392,585	\$0	\$235,200	59.91%
152	LUMBERMENS UNDERWRITING ALLIANCE	0.04%	\$391,377	\$399,387	-\$53,025	\$73,639	18.44%
153	COREGIS INSURANCE COMPANY	0.04%	\$361,888	\$1,450,054	\$1,472,685	\$330,308	22.78%
154	CUMIS INSURANCE SOCIETY INC	0.03%	\$344,060	\$341,987	\$147,149	\$4,420	1.29%
155	NATIONAL AMERICAN INSURANCE COMPANY	0.03%	\$343,016	\$462,664	\$199,108	\$220,454	47.65%
156	DAKOTA TRUCK UNDERWRITERS	0.03%	\$336,929	\$325,091	-\$2,490	\$23,126	7.11%
157	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.03%	\$313,566	\$373,470	\$166,168	\$294,707	78.91%
158	UNITED WISCONSIN INSURANCE COMPANY	0.03%	\$291,474	\$272,733	\$104,605	\$376,781	138.15%
159	SELECTIVE INS CO OF THE SOUTHEAST	0.03%	\$287,404	\$186,949	\$48,540	\$120,331	64.37%
160	ADDISON INSURANCE COMPANY	0.03%	\$277,849	\$387,338	\$80,433	\$223,584	57.72%
161	AMERICAN FIRE & CASUALTY COMPANY	0.03%	\$273,604	\$235,902	\$28,973	\$226,676	96.09%
162	ATHENA ASSURANCE COMPANY	0.03%	\$268,637	\$308,015	\$41,664	\$149,528	48.55%
163	SELECTIVE INSURANCE CO OF S CAROLINA	0.03%	\$264,494	\$227,304	\$76,206	\$214,332	94.29%
164	MID CENTURY INSURANCE COMPANY	0.03%	\$258,816	\$452,584	\$800,522	-\$144,363	-31.90%
165	EMPLOYERS FIRE INSURANCE COMPANY	0.03%	\$257,716	\$117,909	\$163,663	\$327,021	277.35%
166	BITUMINOUS FIRE AND MARINE INS CO	0.02%	\$241,519	\$183,660	\$181,831	\$161,409	87.88%
167	PROTECTIVE INSURANCE COMPANY	0.02%	\$240,655	\$240,655	\$168,496	\$82,560	34.31%
168	NATIONAL INTERSTATE INSURANCE COMPANY	0.02%	\$238,828	\$254,836	\$153,349	-\$143,194	-56.19%
169	ACIG INSURANCE COMPANY	0.02%	\$226,530	\$226,530	\$0	-\$64,322	-28.39%
170	INSURANCE COMPANY OF NORTH AMERICA	0.02%	\$209,664	\$223,241	\$69,811	\$548,457	245.68%
171	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.02%	\$195,866	\$127,422	\$23,106	\$263,480	206.78%
172	ASSURANCE COMPANY OF AMERICA	0.02%	\$188,930	\$183,597	\$177,492	\$980,335	533.96%
173	COLONIAL AMERICAN CASUALTY AND SURETY C	0.02%	\$172,826	\$151,111	\$144,145	\$242,752	160.64%
174	CHEROKEE INSURANCE COMPANY	0.02%	\$165,060	\$165,060	\$14,125	\$120,155	72.79%
175	NORTHERN INSURANCE CO OF NEW YORK	0.02%	\$164,711	\$126,210	\$259,476	\$177,506	140.64%
176	GENERAL CASUALTY CO OF ILLINOIS	0.02%	\$163,557	\$145,321	\$225,148	\$105,680	72.72%
177	ST PAUL PROTECTIVE INSURANCE COMPANY	0.02%	\$160,785	\$348,005	\$29,136	\$167,340	48.09%
178	CAPITAL CITY INSURANCE COMPANY INC	0.02%	\$154,058	\$153,281	\$53,088	\$190,507	124.29%
179	FIRST LIBERTY INSURANCE CORP THE	0.02%	\$153,264	\$125,500	\$150,571	\$8,933	7.12%
180	REPUBLIC INDEMNITY CO OF CALIFORNIA	0.02%	\$152,011	\$153,184	\$107,220	\$206,509	134.81%
181	OHIO SECURITY INSURANCE COMPANY	0.02%	\$151,424	\$177,327	\$50,251	-\$73,068	-41.21%
182	WESTFIELD INSURANCE COMPANY	0.01%	\$137,388	\$106,769	\$2,390	\$78,557	73.58%
183	GUIDEONE ELITE INSURANCE COMPANY	0.01%	\$120,507	\$114,936	\$46,031	\$72,793	63.33%
184	UTICA MUTUAL INSURANCE COMPANY	0.01%	\$116,296	\$100,417	\$63,932	\$117,019	116.53%
185	SECURITY NATIONAL INSURANCE COMPANY	0.01%	\$108,272	\$128,574	\$113,516	\$10,493	8.16%
186	SAGAMORE INSURANCE COMPANY	0.01%	\$89,563	\$1,737,827	\$1,896,174	\$210,768	12.13%
187	GREENWICH INSURANCE COMPANY	0.01%	\$85,828	\$79,445	\$40,183	\$87,648	110.33%
188	FEDERATED RURAL ELECTRIC INS EXCHANGE	0.01%	\$83,679	\$28,784	\$52,115	-\$133,419	-463.52%
189	BANCINSURE INC	0.01%	\$82,744	\$84,578	\$21,072	\$30,527	36.09%
190	ST PAUL GUARDIAN INSURANCE COMPANY	0.01%	\$74,924	\$133,086	\$979,965	\$1,102,007	828.04%
191	CRUM & FORSTER INDEMNITY COMPANY	0.01%	\$69,761	\$67,877	\$8,688	-\$38,626	-56.91%
192	T H E INSURANCE COMPANY	0.01%	\$69,166	\$69,823	\$3,735	-\$8,806	-12.61%
193	DAIMLERCHRYSLER INSURANCE COMPANY	0.01%	\$63,451	\$71,115	\$0	\$193,231	271.72%
194	HARCO NATIONAL INSURANCE COMPANY	0.01%	\$61,909	\$144,235	\$171,407	\$322,888	223.86%
195	CLARENDON NATIONAL INS CO	0.01%	\$58,254	\$74,848	\$1,125,271	\$245,980	328.64%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

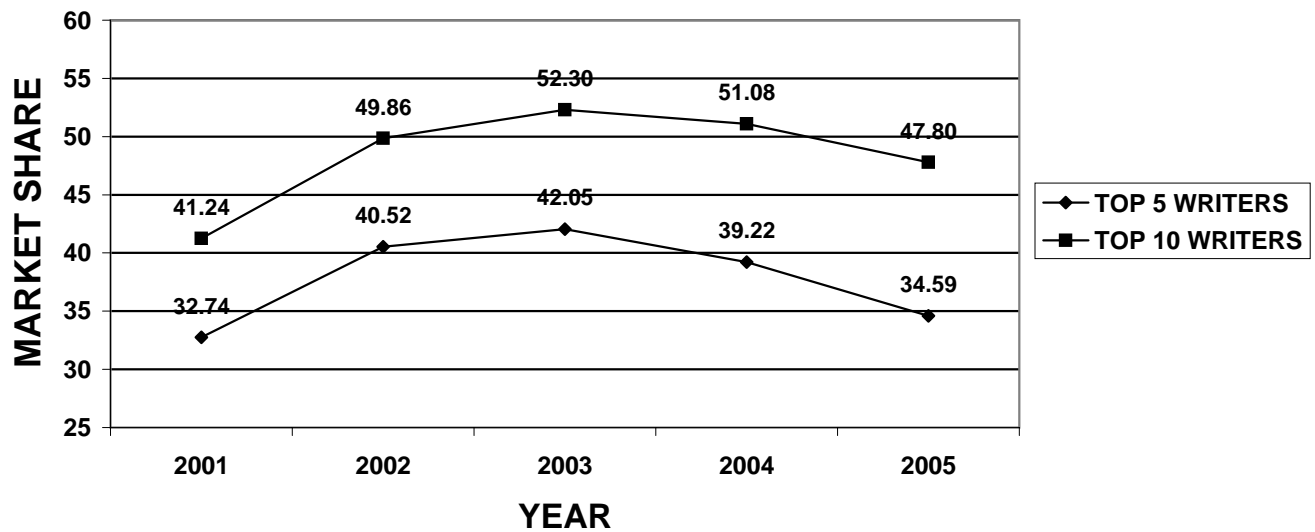
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	ULICO CASUALTY COMPANY	0.01%	\$58,159	\$59,974	\$72,210	\$440,990	735.30%
197	CONTINENTAL INSURANCE COMPANY THE	0.01%	\$57,077	\$47,328	\$256,682	-\$54,390	-114.92%
198	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.01%	\$54,746	\$53,759	\$45,633	-\$39,562	-73.59%
199	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$54,521	\$91,816	\$73,459	\$14,437	15.72%
200	NATIONAL FARMERS UNION PRO & CAS CO	0.00%	\$47,651	\$108,745	\$1,621,576	\$165,683	152.36%
201	AMCOMP ASSURANCE CORPORATION	0.00%	\$41,323	\$51,046	\$387	\$1,111	2.18%
202	SAFETY FIRST INSURANCE COMPANY	0.00%	\$39,745	\$38,562	\$0	\$17,466	45.29%
203	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$37,902	\$37,371	\$193,421	\$562,783	1505.94%
204	MIDWEST EMPLOYERS CASUALTY COMPANY	0.00%	\$37,330	\$42,707	\$0	\$13,744	32.18%
205	HARLEYSVILLE INSURANCE COMPANY	0.00%	\$31,193	\$30,525	\$0	\$4,189	13.72%
206	MASSACHUSETTS BAY INS CO	0.00%	\$29,461	\$47,985	\$270,434	\$303,943	633.41%
207	SEA BRIGHT INSURANCE COMPANY	0.00%	\$29,276	\$19,602	\$472	\$9,503	48.48%
208	PEERLESS INDEMNITY INSURANCE COMPANY	0.00%	\$22,051	\$10,662	\$0	\$2,285	21.43%
209	FIREMANS FUND INSURANCE COMPANY	0.00%	\$21,195	\$25,650	\$464,868	-\$601,669	-2345.69%
210	ADVANTAGE WORKERS COMPENSATION INS CO	0.00%	\$19,834	\$19,681	\$11,838	-\$9,204	-46.77%
211	STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$18,933	\$17,355	\$0	\$0	0.00%
212	BIRMINGHAM FIRE INS CO OF PA	0.00%	\$18,299	\$35,404	\$0	-\$89,862	-253.82%
213	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	\$18,062	\$18,009	\$199,564	\$35,681	198.13%
214	U S SPECIALTY INSURANCE COMPANY	0.00%	\$17,092	\$73,021	\$31,043	-\$46,418	-63.57%
215	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$13,046	\$12,627	\$1,702,690	\$1,731,990	13716.56%
216	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00%	\$11,255	\$22,457	\$47,937	-\$55,096	-245.34%
217	GRANITE STATE INSURANCE COMPANY	0.00%	\$9,544	\$2,687	\$719,933	\$454,957	16931.78%
218	TRANS PACIFIC INSURANCE COMPANY	0.00%	\$8,888	\$9,799	\$37,699	-\$54,752	-558.75%
219	REPUBLIC INDEMNITY COMPANY OF AMERICA	0.00%	\$7,811	\$7,970	\$6,561	-\$34,869	-437.50%
220	VALIANT INS CO	0.00%	\$7,188	\$6,742	\$71,666	-\$90,671	-1344.87%
221	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$5,517	\$659	\$69,887	-\$941,200	-142822.46%
222	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$4,023	\$4,022	\$38,000	-\$93,325	-2320.36%
223	TRAVELERS INSURANCE CO(ACC DEPT)	0.00%	\$3,259	-\$698,724	\$595,534	-\$2,055,829	294.23%
224	TRAVELERS CASUALTY AND SURETY CO OF AMER	0.00%	\$2,918	-\$17,732	\$0	\$5,509	-31.07%
225	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$2,033	\$1,337	\$2,800	-\$7,240	-541.51%
226	SECURA SUPREME INSURANCE COMPANY	0.00%	\$1,933	\$1,941	\$0	\$422	21.74%
227	INTERNATIONAL BUS & MERCANTILE REASSUR	0.00%	\$1,015	\$919	\$0	\$237	25.79%
228	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$831	\$831	\$260,263	-\$1,805,861	-217311.79%
229	SENECA INSURANCE COMPANY INC	0.00%	\$742	\$402	\$0	\$134	33.33%
230	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.00%	\$514	\$422,843	\$317,262	\$47,090	11.14%
231	PENNSYLVANIA MANUFACTURERS INDEMNITY CO	0.00%	\$511	\$106	\$0	\$69	65.09%
232	ONEBEACON INSURANCE COMPANY	0.00%	\$454	\$1,428	-\$1,123,347	-\$786,286	-55062.04%
233	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$423	\$423	\$14,541	\$352,482	83329.08%
234	PETROLEUM CASUALTY COMPANY	0.00%	\$161	\$161	\$0	\$0	0.00%
235	ACE INDEMNITY INSURANCE COMPANY	0.00%	\$0	\$0	\$194,362	-\$264,246	N/A
236	AIG CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,169,629	N/A
237	AIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,815	N/A
238	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$20,714	N/A
239	ALLIED PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	\$68,818	N/A
240	ALLMERICA FINANCIAL BENEFIT INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A
241	ALLSTATE INSURANCE COMPANY	0.00%	\$0	\$2,872	\$59,931	\$15,219	529.91%
242	AMERICAN REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,203	N/A
243	AMERICAN SAFETY CASUALTY INSURANCE CO	0.00%	\$0	\$26,860	\$25,191	\$75,201	279.97%
244	ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10,189	N/A
245	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$843	N/A
246	AXIS INSURANCE COMPANY	0.00%	\$0	\$0	\$14,096	-\$10,105	N/A
247	CAMDEN FIRE INSURANCE ASSOCIATION THE	0.00%	\$0	\$0	\$63,712	\$79,421	N/A
248	CENTRE INSURANCE COMPANY	0.00%	\$0	\$0	\$25,734	-\$791,224	N/A
249	COMMERCIAL INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	\$2,240	\$4,049	N/A
250	CONTINENTAL NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$92,416	-\$22,719	N/A
251	CONVERIUM INSURANCE (NORTH AMERICA) INC	0.00%	\$0	\$0	\$175	-\$11,342	N/A
252	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	-\$2,676	\$0	\$184	-6.88%
253	EVERGREEN NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$725,026	-\$2,696,756	N/A
254	FAIRMONT PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$20,650	N/A
255	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$167,835	\$370,752	N/A
256	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$38,645	\$581,105	N/A
257	FIDELITY AND CASUALTY CO OF NEW YORK THE	0.00%	\$0	\$1,236	\$244,779	\$557,258	45085.60%
258	GENESIS INSURANCE COMPANY	0.00%	\$0	\$0	-\$65,478	-\$61,478	N/A
259	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$12,104	-\$480	N/A
260	HARBOR SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$590,717	\$696,426	N/A

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

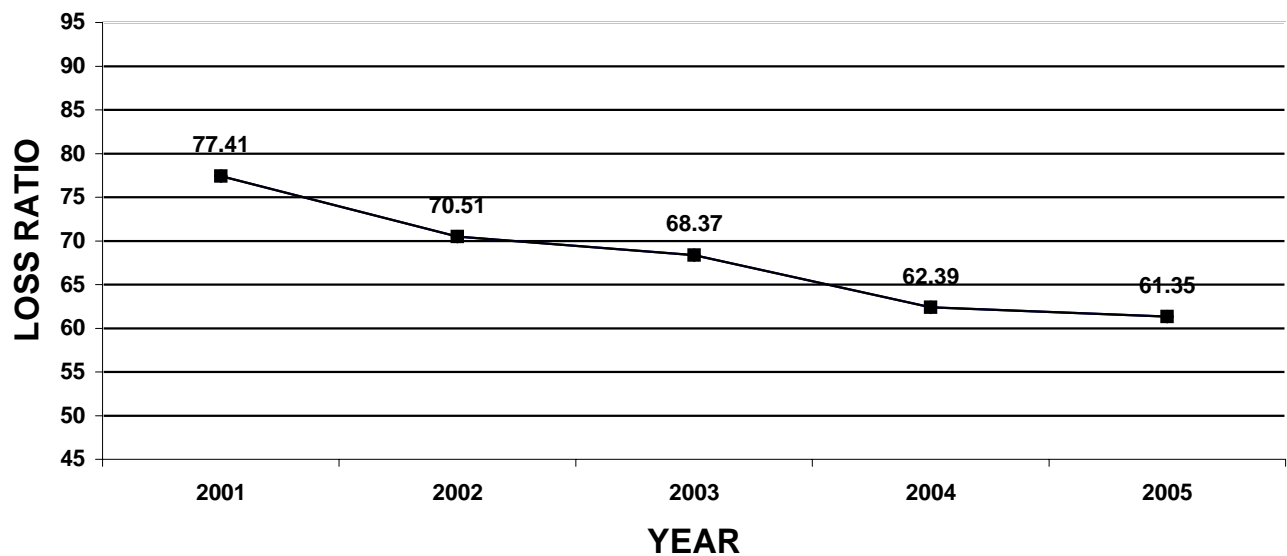
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
261	HARLEYSVILLE MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$97,458	N/A
262	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$36,788	-\$429,513	N/A
263	KANSAS CITY FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$5,437	N/A
264	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$9,227	-\$47,633	N/A
265	MILLERS FIRST INSURANCE COMANY	0.00%	\$0	\$0	\$330,411	-\$320,302	N/A
266	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$3,954	N/A
267	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$18,313	-\$34,275	N/A
268	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	-\$3,086	\$12,920	\$0	0.00%
269	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$28	N/A
270	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$31,316	\$171,492	N/A
271	OCCIDENTAL FIRE & CAS CO OF NC	0.00%	\$0	\$0	\$0	-\$1,303	N/A
272	OHIO FARMERS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$493	N/A
273	PROFESSIONAL LIABILITY INS CO OF AMERICA	0.00%	\$0	\$0	\$244,233	-\$162,831	N/A
274	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	-\$762	N/A
275	REDLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$48,549	N/A
276	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$739	\$164,408	-\$100,881	-13651.01%
277	SEATON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,886	N/A
278	SHELBY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$29,300	-\$285,805	N/A
279	SHELTER MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$137,616	\$115,955	N/A
280	SOUTHERN INSURANCE COMPANY	0.00%	\$0	\$0	-\$320	-\$353	N/A
281	TIG INDEMNITY COMPANY	0.00%	\$0	\$0	\$32,439	-\$67,243	N/A
282	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$20	N/A
283	TRANSPORT INSURANCE COMPANY	0.00%	\$0	\$0	\$13,337	\$546,649	N/A
284	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$38	N/A
285	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10	N/A
286	UNITED STATES LIABILITY INSURANCE CO	0.00%	\$0	\$0	\$189	-\$23,417	N/A
287	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$348,000	N/A
288	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$6	N/A
289	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	-\$21	\$50	\$305,149	\$1,437,392	2874784.00%
290	GREAT AMERICAN INSURANCE COMPANY	0.00%	-\$593	-\$598	\$45,955	-\$74,971	12536.96%
291	NORTH AMERICAN SPECIALTY INS CO	0.00%	-\$684	-\$684	\$234,178	-\$109,269	15975.00%
292	COMMERCIAL CASUALTY INSURANCE COMPANY	0.00%	-\$1,514	-\$1,514	\$624,262	-\$45,970	3036.33%
293	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	-\$3,285	\$2,248	\$692,216	-\$94,152	-4188.26%
294	AIU INSURANCE COMPANY	0.00%	-\$3,577	-\$3,577	\$315,476	-\$405,712	11342.24%
295	AMERICAN ALTERNATIVE INS CORP	0.00%	-\$3,683	-\$3,683	\$52,650	\$1,183,751	-32140.94%
296	AMERICAN COMPENSATION INSURANCE COMPANY	0.00%	-\$4,286	-\$4,286	\$950,762	-\$741,844	17308.54%
297	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	-\$6,395	\$48,375	\$154,505	-\$600,673	-1241.70%
298	BANKERS STANDARD INSURANCE COMPANY	0.00%	-\$10,080	-\$10,080	\$11,666	\$105,454	-1046.17%
299	AMERICAN MOTORISTS INSURANCE CO	0.00%	-\$13,859	-\$9,548	\$2,363,187	\$449,963	-4712.64%
300	TIG INSURANCE COMPANY	0.00%	-\$18,070	-\$18,070	\$1,436,668	\$358,182	-1982.19%
301	CENTENNIAL INSURANCE COMPANY	0.00%	-\$18,998	\$14,104	\$132,393	-\$209,285	-1483.87%
302	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	-\$20,337	\$71,353	\$81,583	\$215,817	302.46%
303	FAIRFIELD INSURANCE COMPANY	0.00%	-\$33,582	-\$33,101	\$277,548	-\$500,902	1513.25%
304	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	-\$43,017	\$10,132	\$565,432	-\$1,301,043	-12840.93%
305	STANDARD FIRE INSURANCE COMPANY	0.00%	-\$44,758	-\$161,928	\$46,462	-\$122,008	75.35%
306	ILLINOIS NATIONAL INSURANCE COMPANY	-0.01%	-\$61,803	\$527,619	-\$2,122	-\$1,547,210	-293.24%
307	SECURITY INSURANCE COMPANY OF HARTFORD	-0.01%	-\$130,139	-\$130,727	\$2,461,166	-\$1,538,433	1176.83%
308	LUMBERMENS MUTUAL CASUALTY CO	-0.01%	-\$150,739	-\$150,739	\$1,190,850	-\$642,882	426.49%
309	PACIFIC EMPLOYERS INSURANCE COMPANY	-0.03%	-\$350,581	-\$328,367	\$499,798	\$1,272,433	-387.50%
310	ROYAL INDEMNITY COMPANY	-0.05%	-\$534,017	-\$533,748	\$2,980,031	-\$2,513,351	470.89%
TOTAL		100.00%	\$1,008,002,549	\$968,998,320	\$461,730,864	\$594,472,086	61.35%

## MISSOURI DIRECT WORKERS COMPENSATION INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CONTINENTAL INSURANCE COMPANY THE	24.17%	\$136,830,438	\$154,357,598	\$36,253,516	\$72,276,403	46.82%
2	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	5.43%	\$30,762,808	\$38,195,824	\$43,557,832	\$57,199,279	149.75%
3	ACE AMERICAN INSURANCE COMPANY	3.86%	\$21,834,972	\$21,588,503	\$6,566,047	\$9,495,505	43.98%
4	ZURICH AMERICAN INSURANCE COMPANY	3.79%	\$21,477,729	\$20,813,863	\$6,903,355	\$14,053,752	67.52%
5	AMERICAN GUARANTEE & LIABILITY INS CO	2.71%	\$15,368,470	\$14,823,930	\$2,393,000	\$10,150,799	68.48%
6	CONTINENTAL CASUALTY COMPANY	2.48%	\$14,047,913	\$15,740,534	\$7,396,987	\$5,700,843	36.22%
7	TWIN CITY FIRE INS CO	2.47%	\$14,011,272	\$12,316,404	\$2,633,281	\$2,794,391	22.69%
8	PROTECTIVE INSURANCE COMPANY	2.26%	\$12,788,795	\$12,791,261	\$2,725,934	\$19,261,148	150.58%
9	CINCINNATI INS CO THE	1.95%	\$11,037,716	\$10,778,344	\$7,363,799	\$9,533,696	88.45%
10	STATE FARM FIRE AND CASUALTY COMPANY	1.88%	\$10,626,879	\$9,845,675	\$4,857,760	\$6,160,813	62.57%
11	TRAVELERS PROPERTY CASUALTY CO OF AMER	1.85%	\$10,478,949	\$7,939,704	\$752,003	\$5,728,496	72.15%
12	AMERICAN HOME ASSURANCE COMPANY	1.78%	\$10,084,716	\$9,850,317	\$4,141,998	-\$5,176,567	-52.55%
13	ST PAUL FIRE & MARINE INSURANCE CO	1.58%	\$8,948,586	\$9,742,010	\$3,131,929	\$6,766,425	69.46%
14	AMERICAN FAMILY MUTUAL INS CO	1.47%	\$8,304,108	\$7,760,943	\$4,351,189	\$3,410,156	43.94%
15	FEDERAL INSURANCE COMPANY	1.23%	\$6,957,857	\$7,335,601	\$385,222	\$2,233,580	30.45%
16	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	1.19%	\$6,720,741	\$6,340,351	\$602,332	\$1,921,504	30.31%
17	UNITED FIRE AND CASUALTY COMPANY	1.17%	\$6,598,933	\$6,772,485	\$972,299	\$1,272,294	18.79%
18	ARCH INSURANCE COMPANY	1.14%	\$6,480,983	\$5,921,511	\$296,614	\$2,467,139	41.66%
19	TRAVELERS INDEMNITY COMPANY	1.10%	\$6,218,405	\$5,751,917	\$8,767,514	-\$4,096,463	-71.22%
20	DISCOVER PROPERTY AND CASUALTY INS CO	0.97%	\$5,482,284	\$4,930,320	\$1,872,286	\$4,623,594	93.78%
21	SHELTER MUTUAL INSURANCE CO	0.96%	\$5,426,580	\$5,257,643	\$6,188,992	\$8,017,776	152.50%
22	UNIVERSAL UNDERWRITERS INS CO	0.95%	\$5,400,952	\$5,532,835	\$1,028,387	\$8,088,992	146.20%
23	AMERISURE MUTUAL INSURANCE COMPANY	0.76%	\$4,304,310	\$4,422,464	\$1,600	\$1,081,408	24.45%
24	EMPLOYERS MUTUAL CASUALTY COMPANY	0.76%	\$4,298,397	\$4,477,126	\$3,328,362	-\$931,956	-20.82%
25	AMERICAN CASUALTY CO OF READING PA	0.75%	\$4,249,428	\$3,940,163	\$65,348	\$610,281	15.49%
26	U S SPECIALTY INSURANCE COMPANY	0.72%	\$4,057,993	\$3,281,208	\$7,500	\$538,408	16.41%
27	RSUI INDEMNITY COMPANY	0.67%	\$3,816,653	\$2,097,437	\$0	\$1,157,571	55.19%
28	WESTPORT INSURANCE CORPORATION	0.67%	\$3,800,240	\$3,861,712	\$1,365,350	\$3,598,771	93.19%
29	PHILADELPHIA INDEMNITY INSURANCE CO	0.65%	\$3,653,228	\$3,579,159	\$637,191	\$2,127,398	59.44%
30	GREAT AMERICAN ASSURANCE COMPANY	0.64%	\$3,648,892	\$3,828,017	\$343,624	\$1,309,116	34.20%
31	XL INSURANCE AMERICA INC	0.64%	\$3,628,581	\$3,095,075	\$0	\$2,270,636	73.36%
32	AXIS REINSURANCE COMPANY	0.60%	\$3,391,314	\$2,919,452	\$0	\$1,679,513	57.53%
33	FEDERATED MUTUAL INSURANCE COMPANY	0.59%	\$3,329,577	\$3,382,619	\$1,096,091	\$1,222,894	36.15%
34	WESTCHESTER FIRE INSURANCE COMPANY	0.58%	\$3,282,495	\$3,491,834	\$24,509,645	\$2,438,125	69.82%
35	STATE AUTO PROPERTY & CASUALTY INS CO	0.56%	\$3,167,724	\$3,435,689	\$2,335,727	\$2,282,644	66.44%
36	HAWKEYE SECURITY INSURANCE COMPANY	0.55%	\$3,099,504	\$2,769,365	\$1,010,091	\$1,909,190	68.94%
37	NATIONAL CASUALTY COMPANY	0.53%	\$3,016,291	\$3,105,538	\$598,115	\$631,830	20.35%
38	LIBERTY MUTUAL INSURANCE COMPANY	0.52%	\$2,954,699	\$3,116,289	\$25,203,668	\$11,229,748	360.36%
39	ZURICH AMERICAN INS CO OF ILLINOIS	0.52%	\$2,941,837	\$3,050,357	\$2,219	\$349,496	11.46%
40	AMERICAN STATES INSURANCE COMPANY	0.50%	\$2,806,070	\$2,867,989	\$568,259	-\$572,589	-19.96%
41	LIBERTY MUTUAL FIRE INSURANCE CO	0.49%	\$2,759,945	\$3,447,731	\$3,937,850	-\$486,955	-14.12%
42	GREENWICH INSURANCE COMPANY	0.48%	\$2,724,671	\$2,892,300	\$280,258	\$880,432	30.44%
43	ILLINOIS NATIONAL INSURANCE COMPANY	0.48%	\$2,698,674	\$4,591,694	\$181,759	\$3,009,008	65.53%
44	HARTFORD FIRE INSURANCE COMPANY	0.48%	\$2,694,758	\$2,423,036	\$6,059,995	\$5,747,684	237.21%
45	GRINNELL MUTUAL REINSURANCE COMPANY	0.47%	\$2,672,138	\$2,589,267	\$1,659,485	\$1,766,423	68.22%
46	NATIONWIDE MUTUAL INSURANCE COMPANY	0.43%	\$2,441,197	\$2,110,533	\$290,428	\$655,705	31.07%
47	AMCO INSURANCE COMPANY	0.41%	\$2,322,640	\$2,114,370	\$116,489	\$483,296	22.86%
48	CAMERON MUTUAL INSURANCE COMPANY	0.41%	\$2,306,479	\$2,179,782	\$615,185	\$1,382,163	63.41%
49	OLD REPUBLIC INSURANCE COMPANY	0.38%	\$2,164,836	\$2,877,424	\$857,162	\$5,352,479	186.02%
50	ACUITY A MUTUAL INSURANCE COMPANY	0.38%	\$2,164,351	\$1,524,326	\$58,540	\$345,391	22.66%
51	FIREMANS FUND INSURANCE COMPANY	0.37%	\$2,122,034	\$2,175,183	\$1,352,676	\$9,888,124	454.59%
52	GREAT AMERICAN INSURANCE COMPANY	0.36%	\$2,062,707	\$1,857,718	\$8,250	\$3,445,111	185.45%
53	ADDISON INSURANCE COMPANY	0.35%	\$1,989,515	\$1,758,696	\$74,367	\$211,874	12.05%
54	RLI INSURANCE COMPANY	0.35%	\$1,974,976	\$2,322,639	\$66,848	\$208,110	8.96%
55	FEDERATED RURAL ELECTRIC INS EXCHANGE	0.34%	\$1,949,609	\$1,963,223	\$2,048,301	\$2,166,829	110.37%
56	NEW HAMPSHIRE INSURANCE COMPANY	0.34%	\$1,944,123	\$1,631,876	\$848,245	\$1,319,699	80.87%
57	UTICA MUTUAL INSURANCE COMPANY	0.34%	\$1,918,540	\$1,748,813	\$184,870	\$971,844	55.57%
58	SAFECO INSURANCE CO OF AMERICA	0.33%	\$1,890,351	\$1,841,326	\$174,186	\$1,212,319	65.84%
59	NATIONAL SURETY CORPORATION	0.33%	\$1,842,785	\$2,604,832	\$141,370	\$1,727,752	66.33%
60	LIBERTY INSURANCE UNDERWRITERS INC.	0.32%	\$1,825,559	\$1,997,250	\$0	\$1,151,217	57.64%



**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	MID-CONTINENT CASUALTY COMPANY	0.32%	\$1,787,480	\$1,554,643	\$106,302	\$311,371	20.03%
62	TRANSPORTATION INSURANCE COMPANY	0.31%	\$1,758,812	\$1,666,986	\$740,066	-\$1,742,681	-104.54%
63	BENCHMARK INSURANCE COMPANY	0.30%	\$1,694,015	\$1,611,727	\$148,956	\$894,813	55.52%
64	CLARENDON NATIONAL INS CO	0.30%	\$1,687,229	\$1,547,553	\$382,667	\$1,700,421	109.88%
65	GENESIS INSURANCE COMPANY	0.30%	\$1,676,478	\$1,534,993	\$8,937,500	\$3,787,500	246.74%
66	OHIO CASUALTY INSURANCE COMPANY	0.28%	\$1,583,242	\$1,635,227	\$410,550	\$41,759	2.55%
67	CONTINENTAL WESTERN INSURANCE CO	0.28%	\$1,565,090	\$1,519,331	\$829,735	\$1,721,744	113.32%
68	GENERAL CASUALTY CO OF WISCONSIN	0.27%	\$1,514,984	\$1,355,134	\$3,195,944	\$3,630,393	267.90%
69	AMERICAN AUTOMOBILE INSURANCE CO	0.27%	\$1,507,775	\$1,665,791	\$18,189,350	\$19,100,068	1146.61%
70	INSURANCE CO OF THE STATE OF PA	0.26%	\$1,482,612	\$1,663,366	\$4,589,942	-\$32,653,560	-1963.10%
71	NAVIGATORS INSURANCE COMPANY	0.24%	\$1,371,036	\$995,189	\$0	\$343,561	34.52%
72	QUANTA INDEMNITY COMPANY	0.24%	\$1,335,065	\$1,340,232	\$1,069	\$628,769	46.91%
73	BITUMINOUS CASUALTY CORPORATION	0.23%	\$1,299,120	\$1,319,295	\$26,376	\$263,076	19.94%
74	FARMERS INSURANCE EXCHANGE	0.22%	\$1,273,623	\$1,181,167	\$184,500	\$949,610	80.40%
75	SENTRY INSURANCE A MUTUAL COMPANY	0.22%	\$1,264,690	\$1,336,610	\$239,830	-\$233,917	-17.50%
76	CUMIS INSURANCE SOCIETY INC	0.22%	\$1,222,020	\$740,391	\$115,851	\$259,999	35.12%
77	AMERICAN INSURANCE COMPANY THE	0.21%	\$1,193,297	\$1,445,195	\$3,944,809	\$5,586,394	386.55%
78	SENTRY SELECT INSURANCE COMPANY	0.21%	\$1,167,258	\$1,258,959	\$152,955	\$524,113	41.63%
79	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.20%	\$1,123,681	\$1,225,540	\$500,000	\$898,080	73.28%
80	SECURA INSURANCE A MUTUAL COMPANY	0.19%	\$1,085,087	\$1,000,252	\$10,483	\$171,703	17.17%
81	GREAT NORTHERN INSURANCE COMPANY	0.19%	\$1,061,449	\$1,026,933	\$64,280	\$91,894	8.95%
82	MARKEL AMERICAN INSURANCE COMPANY	0.19%	\$1,061,093	\$1,057,355	\$43,462	\$870,704	82.35%
83	MISSOURI HOSPITAL PLAN	0.19%	\$1,056,025	\$1,010,894	\$68,019	\$136,674	13.52%
84	BCS INSURANCE COMPANY	0.19%	\$1,049,580	\$1,087,100	\$547,817	\$740,466	68.11%
85	COLUMBIA MUTUAL INSURANCE CO	0.19%	\$1,048,183	\$1,011,797	\$339,081	\$847,716	83.78%
86	PROGRESSIVE NORTHWESTERN INS CO	0.18%	\$1,028,503	\$985,186	\$198,762	\$347,303	35.25%
87	HUDSON INSURANCE COMPANY	0.17%	\$973,720	\$601,593	\$54,213	\$527,014	87.60%
88	AUTO OWNERS INSURANCE COMPANY	0.17%	\$957,743	\$864,376	\$24,533	\$247,481	28.63%
89	AMERICAN ALTERNATIVE INS CORP	0.17%	\$956,617	\$2,590,111	-\$5,157,226	-\$4,330,696	-167.20%
90	FEDERATED SERVICE INSURANCE COMPANY	0.17%	\$952,743	\$897,027	\$136,213	\$257,627	28.72%
91	FIRST COLONIAL INSURANCE COMPANY	0.17%	\$952,542	-\$324,646	\$725,484	\$765,039	-235.65%
92	SAVERS PROPERTY & CASUALTY INS CO	0.16%	\$918,373	\$958,674	\$1,098	\$6,850	0.71%
93	FIDELITY AND DEPOSIT CO MARYLAND	0.16%	\$883,427	\$907,627	\$23,459	\$224,346	24.72%
94	FARMLAND MUTUAL INSURANCE COMPANY	0.16%	\$880,299	\$653,395	\$29,397	\$1,189,036	181.98%
95	FOREMOST INSURANCE CO	0.15%	\$870,654	\$855,982	\$91,409	\$196,226	22.92%
96	CHARTER OAK FIRE INSURANCE CO THE	0.15%	\$864,813	\$570,575	\$4,041	\$306,279	53.68%
97	GUIDEONE MUTUAL INSURANCE COMPANY	0.15%	\$862,332	\$721,105	\$1,079,931	-\$199,220	-27.63%
98	GENERAL STAR NATIONAL INS CO	0.15%	\$851,350	\$795,141	\$0	\$1,041,000	130.92%
99	FAIRMONT SPECIALTY INSURANCE COMPANY	0.14%	\$797,979	\$530,426	\$32,898	\$670,621	126.43%
100	COMMERCE AND INDUSTRY INSURANCE CO	0.14%	\$788,838	\$327,826	\$459,690	\$768,998	234.58%
101	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.14%	\$781,824	\$755,259	\$55,115	\$31,676	4.19%
102	EMPIRE FIRE AND MARINE INSURANCE CO	0.13%	\$744,038	\$822,380	\$254,638	\$378,671	46.05%
103	SOUTHERN PIONEER PROPERTY AND CASUALTY INS C	0.12%	\$695,365	\$709,640	\$247,080	\$330,636	46.59%
104	NATIONWIDE AGRIBUSINESS INS CO	0.12%	\$695,117	\$634,417	\$437,596	-\$118,065	-18.61%
105	ATLANTIC SPECIALTY INSURANCE COMPANY	0.12%	\$685,405	\$596,455	\$15,000	\$201,103	33.72%
106	NORTH RIVER INSURANCE COMPANY THE	0.12%	\$678,920	\$650,115	\$0	\$266,718	41.03%
107	CHURCH MUTUAL INSURANCE COMPANY	0.12%	\$673,690	\$661,386	\$0	-\$76,614	-11.58%
108	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.12%	\$670,574	\$441,810	\$4,295	\$356,713	80.74%
109	UNITED STATES FIRE INSURANCE COMPANY	0.12%	\$663,414	\$739,344	\$830,014	\$430,115	58.18%
110	VANLINER INSURANCE COMPANY	0.12%	\$655,324	\$612,819	\$44,256	\$2,276,688	371.51%
111	LANCER INSURANCE COMPANY	0.11%	\$640,334	\$432,073	-\$10,077	\$58,301	13.49%
112	GREAT WEST CASUALTY COMPANY	0.11%	\$619,270	\$603,082	\$129,003	\$522,103	86.57%
113	EVEREST NATIONAL INSURANCE COMPANY	0.11%	\$598,679	\$689,510	\$200,000	\$223,950	32.48%
114	OAK RIVER INSURANCE COMPANY	0.10%	\$587,491	\$525,842	\$1,063,361	\$501,926	95.45%
115	ST PAUL MERCURY INSURANCE COMPANY	0.10%	\$573,183	\$1,072,271	\$718,371	\$115,755	10.80%
116	ST PAUL GUARDIAN INSURANCE COMPANY	0.10%	\$572,461	\$941,929	\$566,699	\$543,703	57.72%
117	GENERAL INSURANCE CO OF AMERICA	0.10%	\$552,662	\$520,294	\$72,092	\$465,105	89.39%
118	CAPITOL INDEMNITY CORPORATION	0.09%	\$537,504	\$569,871	\$193,854	\$17,261	3.03%
119	HARCO NATIONAL INSURANCE COMPANY	0.09%	\$534,932	\$496,773	\$0	\$56,529	11.38%
120	T H E INSURANCE COMPANY	0.09%	\$529,326	\$538,717	\$12,787	\$670,578	124.48%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	ALLSTATE INSURANCE COMPANY	0.09%	\$519,518	\$549,236	\$113,335	\$830,251	151.16%
122	HARTFORD CASUALTY INS CO	0.09%	\$516,995	\$429,417	\$7,788	\$194,459	45.28%
123	ATHENA ASSURANCE COMPANY	0.08%	\$480,657	\$330,250	\$0	-\$520,157	-157.50%
124	DIAMOND STATE INSURANCE COMPANY	0.08%	\$478,895	\$361,217	\$34,923	\$37,482	10.38%
125	AMERICAN INTERNATIONAL INS CO	0.08%	\$456,937	\$396,481	\$0	\$200,166	50.49%
126	RIVERPORT INSURANCE COMPANY	0.08%	\$454,914	\$201,476	\$0	-\$62,241	-30.89%
127	EXECUTIVE RISK INDEMNITY INC	0.08%	\$444,792	\$428,528	\$0	\$70,842	16.53%
128	NATIONAL FARMERS UNION PRO & CAS CO	0.08%	\$442,432	\$440,624	\$152,853	-\$2,385	-0.54%
129	VALLEY FORGE INSURANCE COMPANY	0.08%	\$438,950	\$312,724	\$255,200	\$136,361	43.60%
130	AMEX ASSURANCE COMPANY	0.08%	\$433,125	\$432,307	\$75,503	\$645,987	149.43%
131	COLONIAL AMERICAN CASUALTY AND SURETY C	0.07%	\$393,459	\$138,511	\$0	\$32,619	23.55%
132	PLATTE RIVER INSURANCE COMPANY	0.07%	\$378,900	\$325,192	\$0	\$143,800	44.22%
133	COOPERATIVE MUTUAL INSURANCE COMPANY	0.07%	\$378,807	\$380,784	\$3,434	\$48,857	12.83%
134	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.07%	\$370,062	\$384,673	\$8,081	\$49,614	12.90%
135	UNITED STATES FIDELITY & GUARANTY CO	0.07%	\$369,906	\$1,084,468	\$420,891	\$1,845,084	170.14%
136	AMERICAN MODERN HOME INSURANCE CO	0.06%	\$366,808	\$381,132	\$36,278	-\$119,918	-31.46%
137	MICHIGAN MILLERS MUTUAL INS CO	0.06%	\$361,688	\$360,953	-\$1,000	-\$1,300	-0.36%
138	AMERICAN FAMILY HOME INSURANCE COMPANY	0.06%	\$334,951	\$322,949	\$9,284	\$25,863	8.01%
139	TRUMBULL INSURANCE COMPANY	0.06%	\$330,500	\$321,449	\$0	-\$25,897	-8.06%
140	CHICAGO INSURANCE COMPANY	0.06%	\$327,084	\$313,139	\$651,420	\$2,313,909	738.94%
141	LIBERTY INSURANCE CORPORATION	0.05%	\$307,909	\$189,366	\$133,209	\$517,324	273.19%
142	VIGILANT INSURANCE COMPANY	0.05%	\$306,782	\$318,227	\$0	\$39,258	12.34%
143	AMERISURE INSURANCE COMPANY	0.05%	\$306,454	\$124,873	\$611	-\$20,977	-16.80%
144	AUTOMOBILE INS CO OF HARTFORD CT	0.05%	\$290,014	\$268,607	\$0	\$265,410	98.81%
145	FIRST SPECIALTY INSURANCE CORPORATION	0.05%	\$288,823	\$293,797	-\$2,500	\$360,980	122.87%
146	OWNERS INSURANCE COMPANY	0.05%	\$286,989	\$244,326	\$115,113	\$93,198	38.14%
147	CAROLINA CASUALTY INSURANCE COMPANY	0.05%	\$277,432	\$314,721	\$0	\$125,913	40.01%
148	SCOTTSDALE INDEMNITY COMPANY	0.05%	\$273,001	\$273,277	\$130,792	\$144,126	52.74%
149	SELECTIVE INSURANCE CO OF S CAROLINA	0.05%	\$256,000	\$219,460	\$27,885	\$137,908	62.84%
150	TRUCK INSURANCE EXCHANGE	0.04%	\$250,254	\$260,022	\$999,181	\$963,621	370.59%
151	TRAVELERS INDEMNITY CO OF AMERICA	0.04%	\$240,240	\$144,445	\$0	\$107,817	74.64%
152	MARKEL INSURANCE COMPANY	0.04%	\$238,951	\$223,878	\$0	-\$13,695	-6.12%
153	WEST AMERICAN INSURANCE COMPANY	0.04%	\$232,487	\$183,718	\$3,201	\$19,624	10.68%
154	ACCEPTANCE CASUALTY INSURANCE CO	0.04%	\$231,819	\$236,195	\$150,000	\$453,294	191.92%
155	PACIFIC INDEMNITY COMPANY	0.04%	\$231,720	\$239,514	\$0	\$16,400	6.85%
156	AMERICAN ZURICH INSURANCE COMPANY	0.04%	\$225,206	\$243,245	\$25,418,834	\$25,403,615	10443.63%
157	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.04%	\$224,549	\$288,305	\$6,330	\$3,213,076	1114.47%
158	TRAVELERS CASUALTY AND SURETY CO	0.04%	\$223,537	\$218,612	-\$515,776	-\$940,233	-430.09%
159	MIDWESTERN INDEMNITY COMPANY THE	0.04%	\$221,382	\$215,801	\$68,264	\$194,439	90.10%
160	FARMERS ALLIANCE MUTUAL INS CO	0.04%	\$219,126	\$219,309	\$88,529	\$191,529	87.33%
161	PEERLESS INSURANCE COMPANY	0.04%	\$217,742	\$217,860	\$0	-\$83,572	-38.36%
162	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.04%	\$213,576	\$196,322	\$0	\$0	0.00%
163	UNITED STATES LIABILITY INSURANCE CO	0.04%	\$209,561	\$192,182	\$6,759	\$49,139	25.57%
164	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.04%	\$207,419	\$156,125	\$24,055	-\$242,399	-155.26%
165	ECONOMY PREMIER ASSURANCE COMPANY	0.03%	\$194,471	\$200,068	\$80,000	\$905,234	452.46%
166	FIDELITY & GUARANTY INS UNDERWRITERS	0.03%	\$192,699	\$244,264	\$19,391	\$33,705	13.80%
167	TRANSCONTINENTAL INSURANCE COMPANY	0.03%	\$186,030	\$121,248	\$486,200	-\$3,582,237	-2954.47%
168	FARMINGTON CASUALTY COMPANY	0.03%	\$180,199	\$107,889	\$0	\$40,402	37.45%
169	LINCOLN GENERAL INSURANCE CO	0.03%	\$179,766	\$230,574	\$2,702	\$14,487	6.28%
170	ALLIED PROPERTY & CASUALTY INS CO	0.03%	\$179,236	\$178,480	\$2,420	\$137,820	77.22%
171	STATE FARM MUTUAL AUTOMOBILE INS CO	0.03%	\$177,371	\$235,148	\$0	\$0	0.00%
172	GUIDEONE AMERICA INSURANCE COMPANY	0.03%	\$174,656	\$347,028	\$250	-\$29,580	-8.52%
173	NORTHLAND INSURANCE COMPANY	0.03%	\$173,628	\$188,402	\$31,549	\$61,859	32.83%
174	FIDELITY AND GUARANTY INSURANCE COMPANY	0.03%	\$166,387	\$212,287	\$146,933	\$844,156	397.65%
175	VIRGINIA SURETY COMPANY INC	0.03%	\$164,765	\$160,697	\$9,120	\$290,626	180.85%
176	AMERICAN BANKERS INS CO OF FLORIDA	0.03%	\$158,144	\$138,093	\$0	\$28,515	20.65%
177	BANCINSURE INC	0.03%	\$157,147	\$154,695	\$99,914	\$423,968	274.07%
178	GOVERNMENT EMPLOYEES INSURANCE CO	0.03%	\$151,289	\$144,695	\$0	\$26,080	18.02%
179	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.03%	\$146,919	\$135,786	\$0	\$42,879	31.58%
180	ONEBEACON INSURANCE COMPANY	0.03%	\$143,636	\$210,680	\$474,711	\$5,835,038	2769.62%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	ATLANTIC MUTUAL INSURANCE COMPANY	0.03%	\$142,534	\$164,635	\$0	-\$298,136	-181.09%
182	FIRST NATIONAL INS CO OF AMERICA	0.02%	\$139,814	\$98,429	\$0	-\$23,574	-23.95%
183	HARTFORD UNDERWRITERS INSURANCE CO	0.02%	\$131,566	\$136,262	\$0	-\$10,428	-7.65%
184	BROTHERHOOD MUTUAL INSURANCE CO	0.02%	\$129,148	\$130,196	\$0	\$10,340	7.94%
185	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.02%	\$126,355	\$89,902	\$7	\$4,393	4.89%
186	PROGRESSIVE MAX INSURANCE COMPANY	0.02%	\$125,769	\$105,413	\$2,153	\$7,518	7.13%
187	LITITZ MUTUAL INSURANCE COMPANY	0.02%	\$125,472	\$131,746	\$1,701	\$152,287	115.59%
188	PHOENIX INSURANCE COMPANY THE	0.02%	\$122,075	\$79,673	\$0	\$35,502	44.56%
189	HARTFORD INSURANCE CO OF MIDWEST THE	0.02%	\$121,977	\$87,742	\$0	\$76,951	87.70%
190	MARYLAND CASUALTY COMPANY	0.02%	\$119,485	\$75,758	\$493,370	\$2,764,090	3648.58%
191	ENCOMPASS INDEMNITY COMPANY	0.02%	\$119,237	\$89,272	\$0	\$4,044	4.53%
192	FLORISTS MUTUAL INSURANCE COMPANY	0.02%	\$118,412	\$141,730	\$0	\$0	0.00%
193	INDIANA LUMBERMENS MUTUAL INS CO	0.02%	\$115,956	\$117,099	\$1,800	-\$11,893	-10.16%
194	AMERICAN FIRE & CASUALTY COMPANY	0.02%	\$113,754	\$109,270	\$25,534	\$344,634	315.40%
195	METROPOLITAN PROPERTY & CASUALTY INS CO	0.02%	\$113,473	\$111,293	\$39,532	\$57,244	51.44%
196	CHEROKEE INSURANCE COMPANY	0.02%	\$112,500	\$3,390	\$0	\$2,204	65.01%
197	NEW YORK MARINE & GENERAL INS CO	0.02%	\$112,006	\$111,101	\$0	\$44,090	39.68%
198	STONINGTON INSURANCE COMPANY	0.02%	\$108,885	\$66,918	\$1,000	\$132,664	198.25%
199	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.02%	\$103,329	\$104,582	\$13,313	\$57,513	54.99%
200	NORTHERN INSURANCE CO OF NEW YORK	0.02%	\$99,287	\$113,300	\$0	\$117,762	103.94%
201	NATIONAL INDEMNITY COMPANY	0.02%	\$98,747	\$105,628	\$34,903	\$6,844	6.48%
202	GREAT DIVIDE INSURANCE COMPANY	0.02%	\$92,659	\$46,964	\$0	\$19,948	42.48%
203	GRANITE STATE INSURANCE COMPANY	0.02%	\$90,316	\$135,271	\$19,812	\$62,576	46.26%
204	GUIDEONE ELITE INSURANCE COMPANY	0.02%	\$90,316	\$89,545	\$0	\$3,570	3.99%
205	STATE AUTOMOBILE MUTUAL INS CO	0.02%	\$89,430	\$101,611	\$40,528	-\$78,576	-77.33%
206	STANDARD FIRE INSURANCE COMPANY	0.02%	\$87,549	\$51,078	\$0	\$47,202	92.41%
207	ULICO CASUALTY COMPANY	0.02%	\$87,084	\$104,848	\$1,000	-\$211,416	-201.64%
208	HANOVER INSURANCE COMPANY THE	0.02%	\$85,727	\$106,873	\$6,517	-\$53,300	-49.87%
209	FAIRMONT PREMIER INSURANCE COMPANY	0.01%	\$83,762	\$83,762	\$181,019	-\$162,475	-193.97%
210	PROPERTY & CASUALTY INS CO OF HARTFORD	0.01%	\$82,962	\$76,239	\$0	\$7,848	10.29%
211	CENTENNIAL INSURANCE COMPANY	0.01%	\$78,951	\$69,768	\$181,520	-\$187,610	-268.91%
212	CIVIC PROPERTY & CASUALTY CO	0.01%	\$78,797	\$82,065	\$122,017	\$135,988	165.71%
213	FIDELITY NATIONAL INSURANCE COMPANY	0.01%	\$72,769	\$56,223	\$2,794	\$30,130	53.59%
214	COUNTRY MUTUAL INSURANCE COMPANY	0.01%	\$72,529	\$64,770	\$0	\$3,000	4.63%
215	MILLERS FIRST INSURANCE COMANY	0.01%	\$67,988	\$70,983	\$0	-\$63,241	-89.09%
216	SECURA SUPREME INSURANCE COMPANY	0.01%	\$65,457	\$58,926	\$0	\$8,691	14.75%
217	ALLSTATE PROPERTY & CASUALTY INS CO	0.01%	\$65,003	\$32,354	\$669	\$669	2.07%
218	NATIONAL INTERSTATE INSURANCE COMPANY	0.01%	\$63,297	\$48,615	\$0	\$0	0.00%
219	NATIONAL FIRE INS CO OF HARTFORD	0.01%	\$62,346	\$52,983	\$0	\$60,555	114.29%
220	STAR INSURANCE COMPANY	0.01%	\$60,974	\$45,547	\$0	\$50,118	110.04%
221	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.01%	\$58,475	\$68,975	\$9,137	-\$248,094	-359.69%
222	AMERICAN ECONOMY INSURANCE COMPANY	0.01%	\$57,879	\$58,812	\$0	\$41,718	70.93%
223	INSURANCE CORPORATION OF HANNOVER	0.01%	\$56,769	\$229,202	\$7,465	\$103,917	45.34%
224	NATIONAL AMERICAN INSURANCE COMPANY	0.01%	\$56,051	\$61,926	\$105,518	\$63,169	102.01%
225	ALLSTATE INDEMNITY COMPANY	0.01%	\$52,530	\$31,800	\$0	\$12,926	40.65%
226	ST PAUL PROTECTIVE INSURANCE COMPANY	0.01%	\$50,898	\$12,091	\$5,000	\$109,097	902.30%
227	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$48,671	\$54,864	\$0	-\$2,942	-5.36%
228	WAUSAU BUSINESS INSURANCE COMPANY	0.01%	\$48,093	\$82,281	\$14,500	-\$8,763	-10.65%
229	ELECTRIC INSURANCE COMPANY	0.01%	\$47,922	\$45,332	\$73,961	-\$26,039	-57.44%
230	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$45,803	\$48,030	\$685,489	\$631,684	1315.19%
231	AMERICAN MANUFACTURERS MUTUAL INS CO	0.01%	\$45,688	\$45,688	\$324,229	-\$54,458	-119.20%
232	AMICA MUTUAL INSURANCE COMPANY	0.01%	\$42,391	\$39,680	\$0	\$0	0.00%
233	ACE PROPERTY AND CASUALTY INSURANCE CO	0.01%	\$42,249	\$35,023	\$26,635	\$54,782	156.42%
234	QBE INSURANCE CORPORATION	0.01%	\$41,701	\$83,913	-\$125,264	-\$230,420	-274.59%
235	NATIONAL LLOYDS INSURANCE COMPANY	0.01%	\$41,523	\$35,878	\$0	\$0	0.00%
236	NORTH POINTE INSURANCE COMPANY	0.01%	\$40,117	\$15,676	\$0	\$0	0.00%
237	DEERFIELD INSURANCE COMPANY	0.01%	\$38,309	\$33,019	\$0	-\$55,442	-167.91%
238	FOUNDERS INSURANCE COMPANY	0.01%	\$35,554	\$4,813	\$0	\$2,337	48.56%
239	ASSOCIATED INDEMNITY CORPORATION	0.01%	\$33,896	\$31,848	\$40,970	\$15,011	47.13%
240	DEPOSITORS INSURANCE COMPANY	0.01%	\$33,255	\$33,524	\$0	-\$201	-0.60%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
241	AMERICAN INTERNATIONAL SOUTH INS CO	0.01%	\$32,602	\$17,837	\$0	\$8,281	46.43%
242	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$31,383	\$32,308	\$0	-\$2,133	-6.60%
243	SOUTHERN INSURANCE COMPANY	0.01%	\$31,042	\$22,983	\$0	\$6,990	30.41%
244	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.01%	\$29,509	\$42,247	-\$312	\$18,110	42.87%
245	SELECTIVE INS CO OF THE SOUTHEAST	0.01%	\$28,990	\$28,488	\$15,000	-\$17,105	-60.04%
246	ARGONAUT INSURANCE COMPANY	0.00%	\$26,835	\$31,551	\$0	-\$5,428	-17.20%
247	mitsui sumitomo insurance usa inc	0.00%	\$26,190	\$25,178	\$1,050	\$136,868	543.60%
248	AIG PREMIER INSURANCE COMPANY	0.00%	\$26,088	\$26,088	\$22,285	\$58,212	223.14%
249	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.00%	\$24,900	\$23,862	\$0	-\$641,324	-2687.64%
250	UNITED FIRE & INDEMNITY COMPANY	0.00%	\$24,551	\$130,365	\$17,736	-\$402,191	-308.51%
251	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$23,824	\$23,688	\$0	\$136,245	575.16%
252	mitsui sumitomo insurance company of america	0.00%	\$23,381	\$39,478	\$0	\$12,449	31.53%
253	HERITAGE CASUALTY INSURANCE COMPANY	0.00%	\$23,144	\$23,144	\$6,660	\$10,672	46.11%
254	SUA INSURANCE COMPANY	0.00%	\$22,427	\$8,854	\$0	\$1,658	18.73%
255	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$21,217	\$21,622	\$500,000	\$209,879	970.67%
256	LM INSURANCE CORPORATION	0.00%	\$21,192	\$15,586	\$0	-\$5,519	-35.41%
257	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	\$20,888	-\$42,781	\$0	\$76,000	-177.65%
258	OCCIDENTAL FIRE & CAS CO OF NC	0.00%	\$20,671	\$19,989	\$0	\$3,020	15.11%
259	WESTFIELD INSURANCE COMPANY	0.00%	\$20,401	\$15,541	\$0	-\$1,077	-6.93%
260	MEDMARC CASUALTY INSURANCE COMPANY	0.00%	\$19,247	\$20,176	\$0	-\$666	-3.30%
261	STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$17,137	\$39,848	\$17,917	\$6,987	17.53%
262	RLI INDEMNITY COMPANY	0.00%	\$16,140	\$19,241	\$0	\$10,838	56.33%
263	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$14,989	\$15,037	\$575	\$365,546	2430.98%
264	HORACE MANN INSURANCE COMPANY	0.00%	\$14,876	\$13,989	\$0	-\$480	-3.43%
265	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$14,269	\$5,378	\$183,441	-\$387,998	-7214.54%
266	AXA INSURANCE COMPANY	0.00%	\$13,320	\$14,952	\$1,535	-\$141,433	-945.91%
267	KEMPER INDEPENDENCE INSURANCE COMPANY	0.00%	\$13,214	\$13,345	\$0	\$3,613	27.07%
268	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$12,035	\$8,896,809	\$9,133,548	-\$2,391,404	-26.88%
269	SEABOARD SURETY COMPANY	0.00%	\$11,713	-\$24,966	\$0	\$759,466	-3042.00%
270	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$11,293	\$10,275	\$0	\$1,471	14.32%
271	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$11,093	\$7,312	\$1,000	\$1,177	16.10%
272	SENECA INSURANCE COMPANY INC	0.00%	\$11,078	\$15,978	\$0	\$11,968	74.90%
273	UNIVERSAL UNDERWRITERS OF TEXAS INS CO	0.00%	\$10,994	\$10,994	\$0	\$4,178	38.00%
274	AMERICAN SOUTHERN INSURANCE COMPANY	0.00%	\$10,120	\$12,262	\$0	\$5,563	45.37%
275	ALEA NORTH AMERICA INSURANCE COMPANY	0.00%	\$8,031	\$6,029	\$0	\$2,241	37.17%
276	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$7,773	\$5,333	\$0	-\$8	-0.15%
277	MEDICAL ASSURANCE CO INC THE	0.00%	\$7,070	\$7,229	\$0	-\$212	-2.93%
278	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$6,453	\$3,227	\$0	\$168	5.21%
279	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.00%	\$6,449	\$1,940	\$0	\$589	30.36%
280	PENN AMERICA INS CO	0.00%	\$5,218	\$8,510	\$12,500	\$776,075	9119.57%
281	ARGONAUT GREAT CENTRAL INSURANCE CO	0.00%	\$5,203	\$6,997	\$0	-\$900,000	-12862.66%
282	PHARMACISTS MUTUAL INSURANCE COMPANY	0.00%	\$5,177	\$5,802	\$0	\$0	0.00%
283	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$4,824	\$1,800	\$0	\$0	0.00%
284	G U I C INSURANCE COMPANY	0.00%	\$4,522	\$419	\$0	\$0	0.00%
285	AMERICAN INTERSTATE INS CO	0.00%	\$4,490	\$3,688	\$0	-\$22,589	-612.50%
286	NETHERLANDS INSURANCE COMPANY THE	0.00%	\$4,455	\$2,556	\$0	\$1,043	40.81%
287	REGENT INSURANCE COMPANY	0.00%	\$4,277	\$5,807	\$0	\$8,850	152.40%
288	ATLANTIC INSURANCE COMPANY	0.00%	\$3,530	\$6,031	\$49,966	\$38,081	631.42%
289	PODIATRY INS CO OF AMERICA A MUTUAL COMPANY	0.00%	\$3,524	\$2,789	\$0	\$0	0.00%
290	MENDOTA INSURANCE COMPANY	0.00%	\$3,390	\$6,209	\$0	\$4,873	78.48%
291	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.00%	\$2,500	\$1,425	\$0	\$448	31.44%
292	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.00%	\$2,351	\$2,216	\$0	\$22,394	1010.56%
293	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.00%	\$2,152	\$2,612	\$0	\$1,158	44.33%
294	GERLING AMERICA INSURANCE COMPANY	0.00%	\$1,891	\$1,410	\$0	-\$226,962	-16096.60%
295	MUTUALAID EXCHANGE	0.00%	\$1,838	\$1,736	\$0	\$95	5.47%
296	NORTHFIELD INSURANCE COMPANY	0.00%	\$1,610	\$1,745	\$0	-\$19,799	-1134.61%
297	OHIO INDEMNITY COMPANY	0.00%	\$1,608	\$2,765	\$1,640	\$1,640	59.31%
298	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$1,454	\$751	\$0	\$88	11.72%
299	MEDICAL LIABILITY ALLIANCE	0.00%	\$1,193	\$942	\$0	-\$30	-3.18%
300	UNITED FINANCIAL CASUALTY COMPANY	0.00%	\$1,092	\$191	\$0	-\$2	-1.05%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

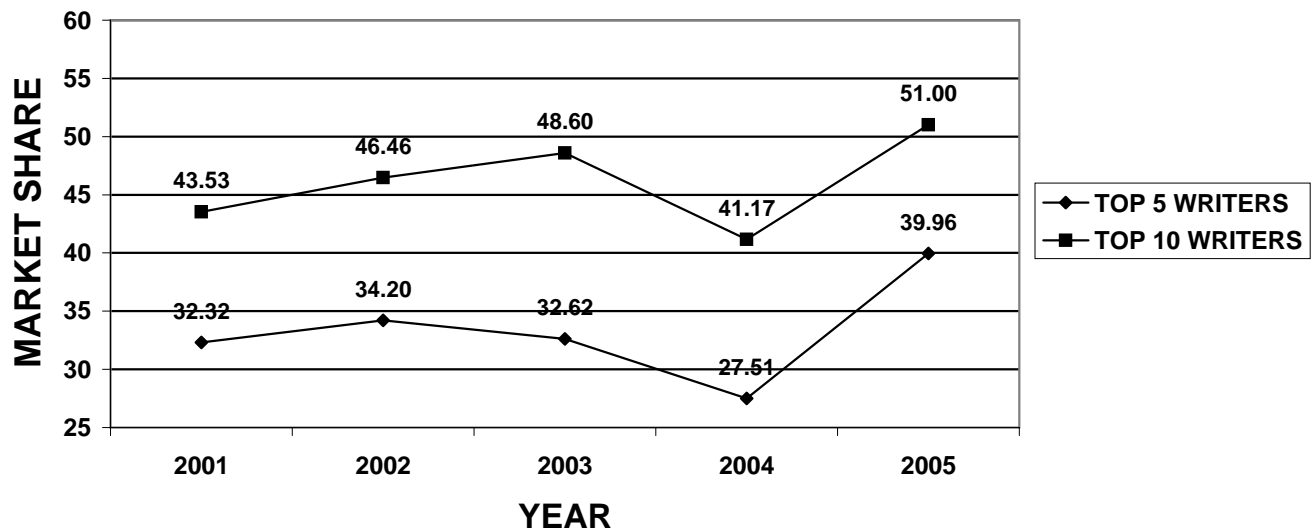
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
301	AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$1,012	\$1,520	\$9,876	\$9,792	644.21%
302	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$918	\$901	\$0	\$1	0.11%
303	AXA RE PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$756	\$2,498	\$0	-\$16,963	-679.06%
304	INTERSTATE INDEMNITY COMPANY	0.00%	\$743	\$125,885	\$0	-\$9,679	-7.69%
305	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$719	\$60,495	\$0	-\$236,639	-391.17%
306	COLUMBIA NATIONAL INSURANCE COMPANY	0.00%	\$626	\$744	\$0	\$0	0.00%
307	TIG INSURANCE COMPANY	0.00%	\$444	\$444	\$2,660,026	\$717,318	161558.11%
308	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$254	\$518	\$0	\$17	3.28%
309	FIRST FINANCIAL INSURANCE COMPANY	0.00%	\$250	\$203	\$1,701,890	-\$118,695	-58470.44%
310	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.00%	\$250	\$250	\$0	-\$9,919	-3967.60%
311	K-M INSURANCE COMPANY	0.00%	\$248	\$248	\$0	\$0	0.00%
312	NATIONAL LIABILITY & FIRE INS CO	0.00%	\$192	\$182	\$0	\$219	120.33%
313	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$141	\$141	\$0	\$0	0.00%
314	MERASTAR INSURANCE COMPANY	0.00%	\$135	\$237	\$0	-\$53	-22.36%
315	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$110	\$180	\$0	\$0	0.00%
316	SENTINEL INSURANCE COMPANY LTD	0.00%	\$28	\$6	\$0	\$1	16.67%
317	PEERLESS INDEMNITY INSURANCE COMPANY	0.00%	\$14	\$9	\$0	\$288	3200.00%
318	CAPITAL CITY INSURANCE COMPANY INC	0.00%	\$8	\$8	\$0	\$0	0.00%
319	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$6	\$11	\$0	-\$2,173	-19754.55%
320	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	\$0	\$214	\$0	-\$762	-356.07%
321	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$514,000	\$507,130	N/A
322	AFFILIATED FM INSURANCE COMPANY	0.00%	\$0	\$0	\$11,667	-\$135,543	N/A
323	AIG CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$889	\$0	-\$11,826	-1330.26%
324	AIU INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
325	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$409,374	N/A
326	AMERICAN CENTENNIAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$8,327	N/A
327	AMERICAN CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$53,069	N/A
328	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$7,535	N/A
329	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,000	-\$1,717	N/A
330	AMERICAN REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$234,465	N/A
331	AMERICAN STATES PREFERRED INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
332	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$6	\$0	\$39,165	652750.00%
333	ATLANTA INTERNATIONAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A
334	AXIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$61,068	N/A
335	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$1,625,000	\$2,018,258	N/A
336	BIRMINGHAM FIRE INS CO OF PA	0.00%	\$0	\$2,601	\$0	-\$5,732	-220.38%
337	CAMDEN FIRE INSURANCE ASSOCIATION THE	0.00%	\$0	\$0	\$43,500	\$24,080	N/A
338	COMMERCIAL INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	\$0	\$715,616	N/A
339	CONSTITUTION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$194	N/A
340	COREGIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$44,493	N/A
341	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$3,255	N/A
342	DAIMLERCHRYSLER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$51,729	N/A
343	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$1,604	N/A
344	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,090	N/A
345	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,850	N/A
346	EMPLOYERS REINSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$1,039,240	N/A
347	EVEREST REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7,454	N/A
348	EVERGREEN NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$620	N/A
349	FACTORY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$243	-\$243	N/A
350	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$713	N/A
351	FOLKSAMERICA REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,361	N/A
352	GATEWAY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$296,541	N/A
353	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$8,000	\$500	N/A
354	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$131	\$0	-\$94	-71.76%
355	HARLEYSVILLE MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$1	N/A
356	HCC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$220,129	N/A
357	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$82,657	-\$2,026,400	N/A
358	INSURANCE COMPANY OF THE WEST	0.00%	\$0	\$0	-\$632,674	-\$632,674	N/A
359	KEMPER CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$400,000	-\$1,622,989	N/A
360	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	-\$89	\$0	\$7,733	-8688.76%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

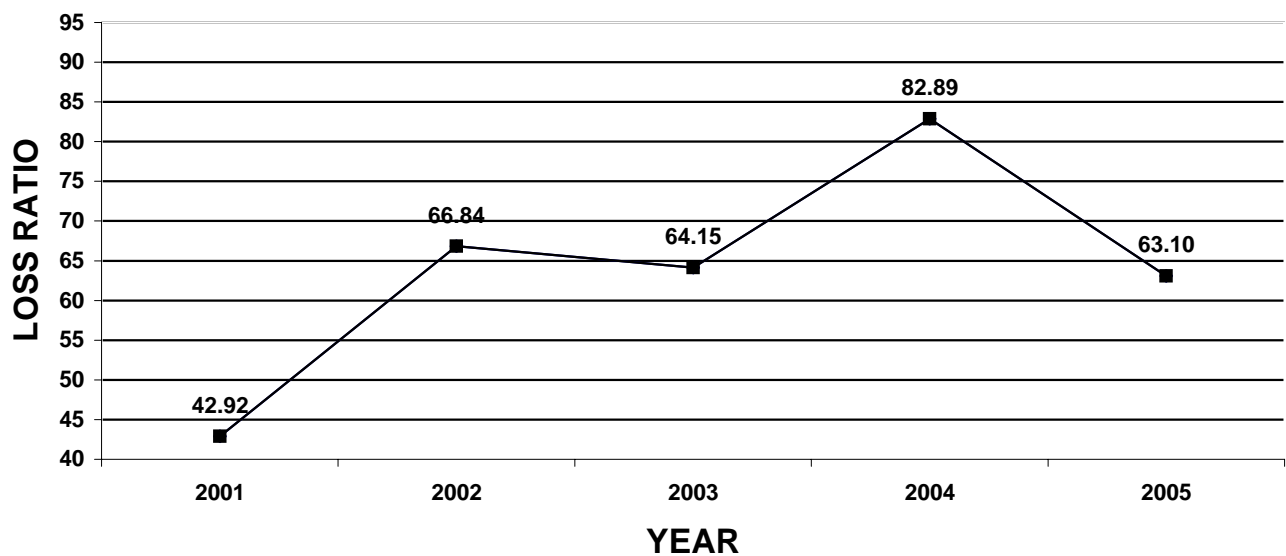
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
361	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$0	\$0	\$0	-\$1,469	N/A
362	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$1,256	\$0	-\$10,193	-811.54%
363	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$20,890	N/A
364	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$1,336	N/A
365	NEW ENGLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$16,457	N/A
366	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$1,160	N/A
367	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$301	N/A
368	PACO ASSURANCE COMPANY INC	0.00%	\$0	\$0	\$0	\$4,500	N/A
369	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$75,782	-\$223,848	N/A
370	PROGRESSIVE CASUALTY INSURANCE CO	0.00%	\$0	\$541	\$0	-\$4	-0.74%
371	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	\$30,243	N/A
372	REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$0	\$43,906	\$1,011,917	N/A
373	REPUBLIC WESTERN INS CO	0.00%	\$0	\$0	\$0	\$4,137	N/A
374	SEATON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$17,387	N/A
375	STONEWALL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$236,530	N/A
376	TEACHERS INSURANCE COMPANY	0.00%	\$0	\$11	\$0	\$0	0.00%
377	TIG INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$1,000	N/A
378	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$6,353	N/A
379	TOYOTA MOTOR INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$15,041	N/A
380	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$377	N/A
381	TRAVELERS CASUALTY INS CO OF AMERICA	0.00%	\$0	\$0	\$0	\$29,117	N/A
382	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$3,399	\$0	\$1,386	40.78%
383	UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,281	N/A
384	VALIANT INS CO	0.00%	\$0	\$7	\$0	\$2,535	36214.29%
385	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$51	N/A
386	FIDELITY AND CASUALTY CO OF NEW YORK THE	0.00%	-\$1	-\$1	-\$3,918	\$1,209,245	-120924500.00%
387	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	-\$2	-\$2	\$0	\$0	0.00%
388	KANSAS CITY FIRE AND MARINE INSURANCE CO	0.00%	-\$105	\$9,424	\$0	-\$11,854	-125.79%
389	GLENS FALLS INSURANCE COMPANY THE	0.00%	-\$237	\$17,939	\$0	-\$43,800	-244.16%
390	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	-\$426	\$15,072	\$454	\$7,402	49.11%
391	TRIUMPHE CASUALTY COMPANY	0.00%	-\$1,792	\$18	\$0	\$0	0.00%
392	NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	-\$2,277	-\$2,277	\$0	\$0	0.00%
393	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	-\$2,548	-\$2,334	\$113,440	-\$592,141	25370.22%
394	HARLEYSVILLE INSURANCE COMPANY	0.00%	-\$5,072	\$2,795	\$0	-\$2,995	-107.16%
395	INSURANCE COMPANY OF NORTH AMERICA	0.00%	-\$5,914	\$214,518	\$16,879	\$711,516	331.68%
396	NORTH AMERICAN SPECIALTY INS CO	0.00%	-\$6,476	\$82,959	\$585,644	\$2,390,660	2881.74%
397	AMERICAN MOTORISTS INSURANCE CO	0.00%	-\$7,785	\$420,999	\$1,675,159	\$1,091,036	259.15%
398	LUMBERMENS MUTUAL CASUALTY CO	0.00%	-\$14,689	\$45,284	\$483,809	-\$68,433	-151.12%
399	XL SPECIALTY INSURANCE COMPANY	-0.01%	-\$38,067	-\$45,702	\$0	\$21,359	-46.74%
400	SECURITY INSURANCE COMPANY OF HARTFORD	-0.01%	-\$76,838	-\$274,367	-\$2,849,635	-\$3,606,380	1314.44%
401	ROYAL INDEMNITY COMPANY	-0.02%	-\$100,378	\$10,131,020	\$6,399,793	\$1,114,913	11.00%
402	WAUSAU UNDERWRITERS INS CO	-0.02%	-\$119,171	\$118,972	\$129,901	-\$198,260	-166.64%
TOTAL		100.00%	\$566,195,648	\$601,097,580	\$334,649,810	\$379,319,607	63.10%

**MISSOURI OTHER LIABILITY INSURANCE**  
**(Bodily Injury & Property Damage)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



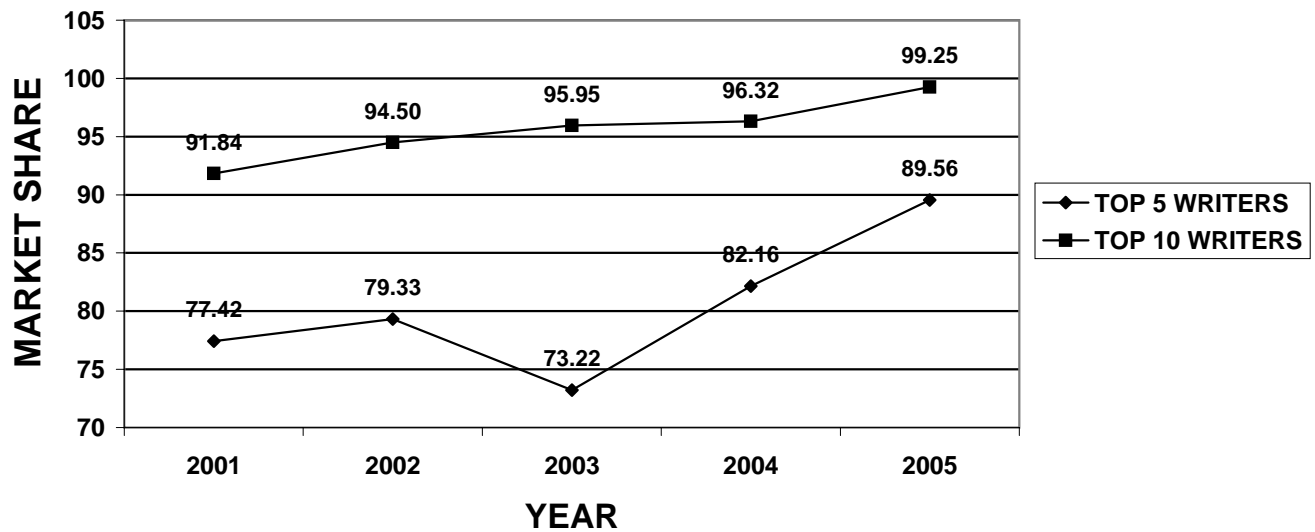
**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Warranty Programs/Service Contracts)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	LYNDON PROPERTY INSURANCE COMPANY	37.48%	\$11,508,181	\$10,322,807	\$9,994,292	\$10,120,487	98.04%
2	UNIVERSAL UNDERWRITERS INS CO	19.57%	\$6,008,622	\$4,498,810	\$1,647,414	\$1,667,093	37.06%
3	AMERICAN ROAD INSURANCE COMPANY	15.57%	\$4,780,908	\$6,489,721	\$3,086,752	\$2,949,044	45.44%
4	CATERPILLAR INSURANCE COMPANY	13.09%	\$4,017,855	\$2,879,144	\$2,503,241	\$2,088,974	72.56%
5	NATIONAL CASUALTY COMPANY	3.85%	\$1,181,874	\$731,081	\$890,461	\$876,380	119.87%
6	VIRGINIA SURETY COMPANY INC	3.20%	\$982,306	\$844,112	\$5,752,090	\$5,797,372	686.80%
7	TOYOTA MOTOR INSURANCE COMPANY	2.47%	\$758,291	\$736,401	\$520,260	\$528,190	71.73%
8	OLD UNITED CASUALTY COMPANY	2.05%	\$629,989	\$680,122	\$449,799	\$480,544	70.66%
9	AMERICAN MERCURY INSURANCE COMPANY	1.09%	\$334,731	\$187,655	\$181,923	\$180,135	95.99%
10	SAVERS PROPERTY & CASUALTY INS CO	0.87%	\$268,264	\$193,422	\$17,500	\$46,765	24.18%
11	HERITAGE INDEMNITY COMPANY	0.62%	\$190,363	\$159,706	\$101,250	\$94,993	59.48%
12	AMERICAN BANKERS INS CO OF FLORIDA	0.55%	\$169,006	\$249,997	\$66,271	\$98,423	39.37%
13	WESTERN SURETY COMPANY	0.37%	\$112,114	\$101,176	\$60,888	\$21,542	21.29%
14	CIM INSURANCE CORPORATION	0.24%	\$73,660	\$80,469	\$16,640	\$15,967	19.84%
15	WESTCHESTER FIRE INSURANCE COMPANY	0.19%	\$59,762	\$59,762	\$361,806	\$361,806	605.41%
16	MIC PROPERTY AND CASUALTY INS CORP	0.16%	\$50,185	\$52,016	\$13,946	\$11,319	21.76%
17	AMERICAN RELIABLE INSURANCE COMPANY	0.13%	\$41,071	\$32,112	\$1,411	\$691	2.15%
18	AMERICAN STATES INSURANCE COMPANY	0.13%	\$41,022	\$57,214	\$527,606	\$498,350	871.03%
19	FFG INSURANCE COMPANY	0.11%	\$32,632	\$66,843	\$359	\$9,539	14.27%
20	OLD REPUBLIC INSURANCE COMPANY	0.10%	\$30,297	\$36,446	\$23,212	\$23,212	63.69%
21	UNIVERSAL SURETY OF AMERICA	0.07%	\$20,818	\$12,893	\$0	\$1,481	11.49%
22	NATIONAL SPECIALTY INSURANCE COMPANY	0.06%	\$19,902	\$440	\$0	\$0	0.00%
23	FIRST NATIONAL INS CO OF AMERICA	0.05%	\$14,223	\$12,422	\$4,780	\$6,809	54.81%
24	SURETY BONDING COMPANY OF AMERICA	0.04%	\$10,815	\$13,254	\$10,000	\$10,945	82.58%
25	NATIONAL AMERICAN INSURANCE COMPANY	0.03%	\$10,001	\$9,052	\$0	\$1,438	15.89%
26	STAR INSURANCE COMPANY	0.02%	\$6,278	\$4,892	\$0	\$1,660	33.93%
27	GENERAL INSURANCE CO OF AMERICA	0.02%	\$4,896	\$3,076	\$0	\$243	7.90%
28	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$1,437	\$1,116	\$0	\$290	25.99%
29	INTERSTATE INDEMNITY COMPANY	0.00%	\$332	\$332	\$0	\$292	87.95%
30	ALLSTATE INSURANCE COMPANY	0.00%	\$223	\$29,806	\$20,198	\$19,796	66.42%
31	CHICAGO INSURANCE COMPANY	0.00%	\$43	\$43	\$0	\$1,324	3079.07%
32	ACCREDITED SURETY AND CASUALTY CO INC	0.00%	\$34	\$21	\$0	\$0	0.00%
33	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$596	N/A
34	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$3,857	N/A
35	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	\$1	N/A
36	FARMERS INSURANCE EXCHANGE	0.00%	\$0	\$18,068	\$16,418	\$13,898	76.92%
37	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	\$2,012	N/A
38	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	\$1,846	N/A
39	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$529,768	\$501,346	N/A
40	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.00%	\$0	\$0	\$189	\$189	N/A
41	DEALERS ASSURANCE COMPANY	0.00%	-\$10	\$32,163	\$0	-\$71	-0.22%
42	OLD REPUBLIC SECURITY ASSURANCE COMPANY	0.00%	-\$177	\$22,502	\$15,434	\$11,192	49.74%
43	WESTERN DIVERSIFIED CASUALTY INS CO	0.00%	-\$351	\$60,486	\$84,716	\$81,303	134.42%
44	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.00%	-\$355	\$167,036	\$0	\$0	0.00%
45	FIREMANS FUND INSURANCE COMPANY	-0.01%	-\$2,552	\$164,768	\$71,223	-\$254,759	-154.62%
46	ROYAL INDEMNITY COMPANY	-0.01%	-\$3,800	-\$11,897	\$0	\$0	0.00%
47	CONTINENTAL INSURANCE COMPANY THE	-0.07%	-\$20,625	\$259,489	\$184,039	\$78,558	30.27%
48	FIREMENS INS CO OF NEWARK NEW JERSEY	-2.05%	-\$629,636	\$6,041,457	\$6,108,918	\$3,364,879	55.70%
TOTAL		100.00%	\$30,702,629	\$35,300,435	\$33,262,804	\$29,711,045	84.17%

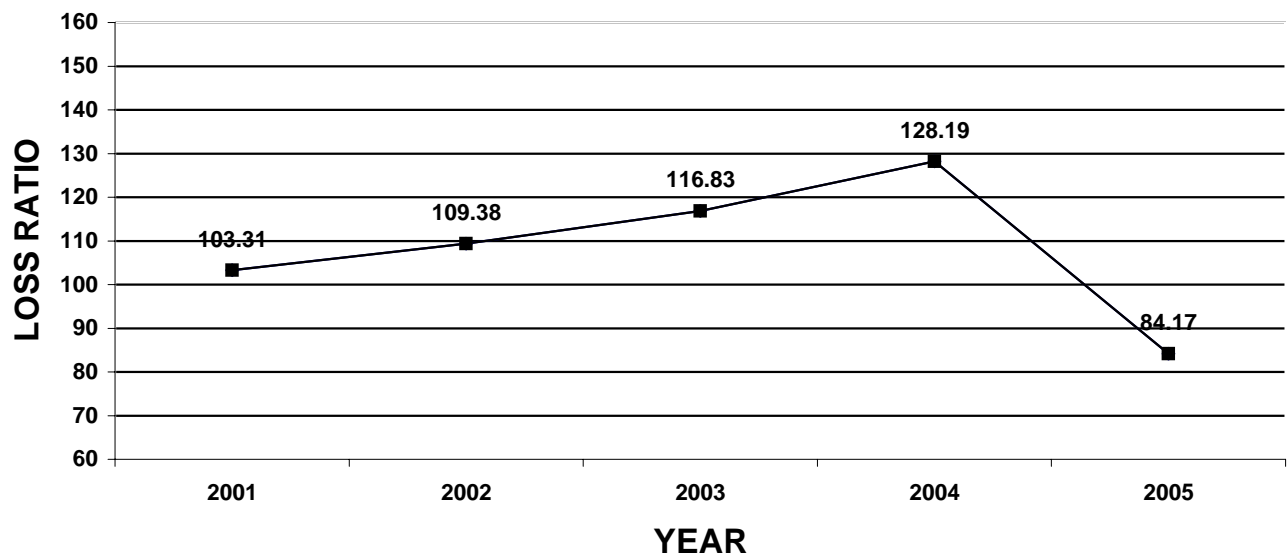


**MISSOURI OTHER LIABILITY INSURANCE**  
**(Warranty Programs/Service Contracts)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

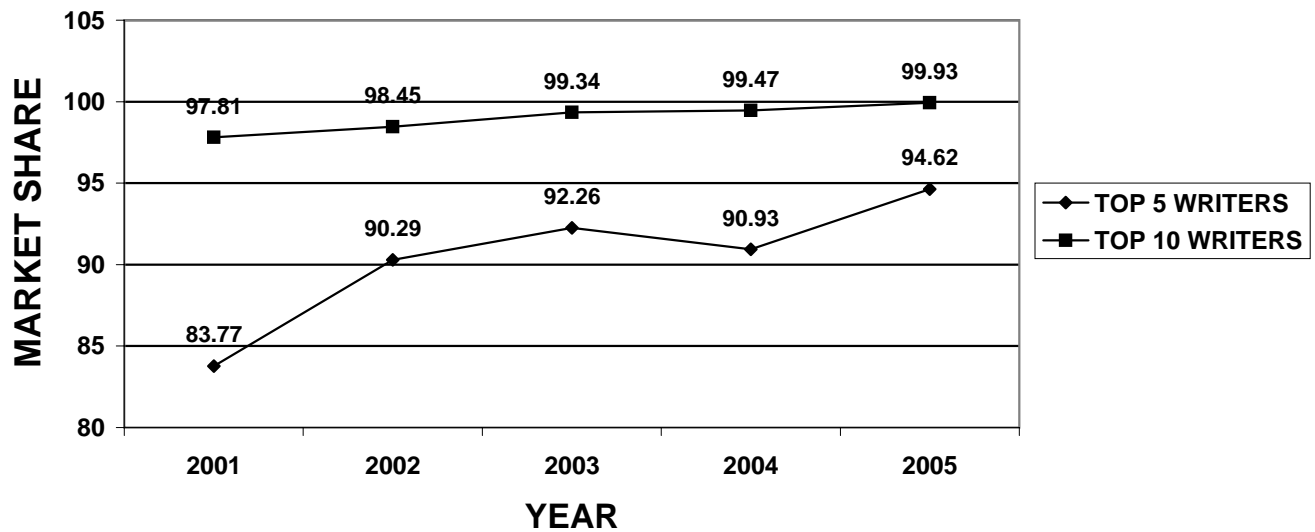


**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - EXCESS WORKERS COMPENSATION**

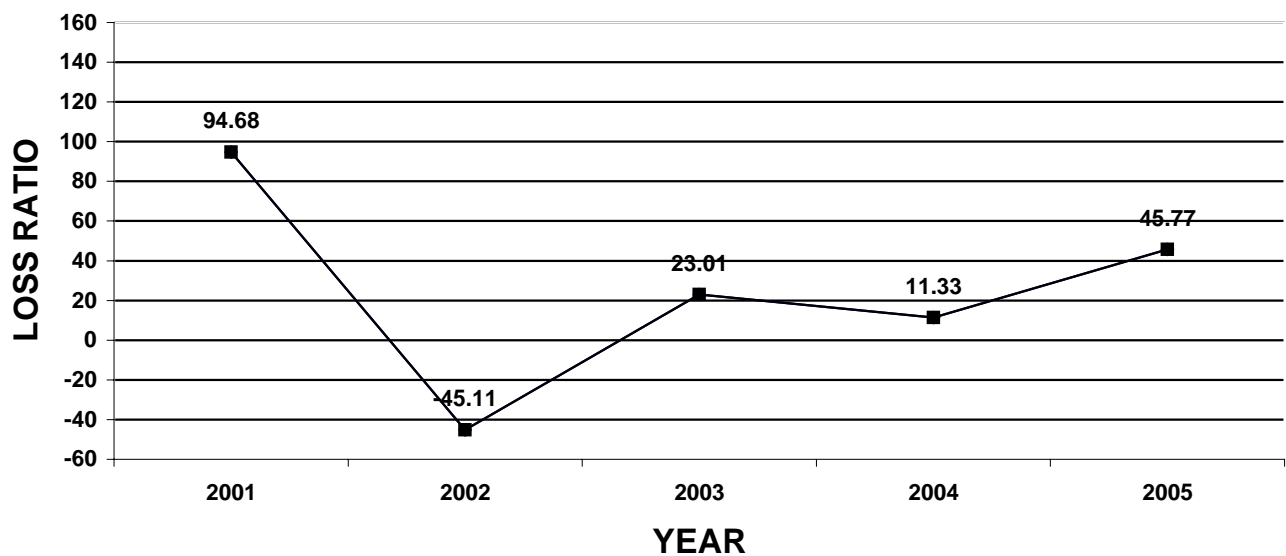
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	SAFETY NATIONAL CASUALTY CORPORATION	43.82%	\$9,656,498	\$10,180,141	\$3,190,491	\$5,240,001	51.47%
2	MIDWEST EMPLOYERS CASUALTY COMPANY	36.77%	\$8,102,267	\$8,102,703	\$1,062,292	\$7,847,711	96.85%
3	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	6.03%	\$1,329,020	\$1,517,005	\$1,130,701	-\$8,381,726	-552.52%
4	EMPLOYERS REINSURANCE CORPORATION	5.30%	\$1,167,419	\$1,199,136	\$1,008,662	\$1,543,398	128.71%
5	ZURICH AMERICAN INSURANCE COMPANY	2.71%	\$597,009	\$711,498	\$300	\$301	0.04%
6	LIBERTY INSURANCE CORPORATION	2.67%	\$588,834	\$755,088	\$264,931	\$990,781	131.21%
7	AMERICAN HOME ASSURANCE COMPANY	1.05%	\$230,903	\$203,913	\$0	\$0	0.00%
8	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.98%	\$215,855	\$276,595	\$298	\$208,281	75.30%
9	INSURANCE CORPORATION OF HANNOVER	0.56%	\$123,174	\$123,174	\$0	\$327,579	265.95%
10	OLD REPUBLIC INSURANCE COMPANY	0.04%	\$9,714	\$18,565	\$0	\$0	0.00%
11	CONTINENTAL CASUALTY COMPANY	0.03%	\$6,140	\$6,140	\$0	\$0	0.00%
12	MASSACHUSETTS BAY INS CO	0.02%	\$5,469	\$5,484	\$0	-\$7,585	-138.31%
13	LIBERTY MUTUAL INSURANCE COMPANY	0.02%	\$5,108	\$3,025	\$0	\$0	0.00%
14	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	\$1,071	\$1,071	\$0	-\$16,767	-1565.55%
15	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$144	N/A
16	CLARENDON NATIONAL INS CO	0.00%	\$0	\$0	\$0	-\$17,993	N/A
17	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$19	N/A
18	GE REINSURANCE CORPORATION	0.00%	\$0	\$54,319	\$220,292	\$188,045	346.19%
19	NATIONAL REINSURANCE CORP THE	0.00%	\$0	\$0	\$0	-\$74,673	N/A
20	NORTH STAR REINSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$72,952	N/A
21	REPUBLIC WESTERN INS CO	0.00%	\$0	\$0	\$89,495	-\$14,475	N/A
22	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$209	N/A
23	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$30,783	\$106,687	N/A
24	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$244,659	\$819,702	N/A
25	GENERAL REINSURANCE CORPORATION	-0.01%	-\$1,681	\$57,389	\$0	\$1,940,454	3381.23%
TOTAL		100.00%	\$22,036,800	\$23,215,246	\$7,242,904	\$10,626,397	45.77%

**MISSOURI OTHER LIABILITY INSURANCE**  
**(Excess Workers Compensation)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	OLD REPUBLIC INSURANCE COMPANY	15.57%	\$7,119,468	\$7,118,628	\$2,603,028	\$4,725,982	66.39%
2	ZURICH AMERICAN INSURANCE COMPANY	7.84%	\$3,586,685	\$3,621,722	\$153,465	\$5,107,544	141.03%
3	AMERICAN GUARANTEE & LIABILITY INS CO	6.26%	\$2,862,946	\$3,157,090	\$0	\$738,936	23.41%
4	ACE AMERICAN INSURANCE COMPANY	4.37%	\$1,996,244	\$1,872,234	\$17,500	\$765,573	40.89%
5	UNITED FIRE AND CASUALTY COMPANY	4.10%	\$1,873,073	\$1,804,687	\$1,254,413	\$1,448,786	80.28%
6	HARTFORD FIRE INSURANCE COMPANY	3.87%	\$1,771,749	\$1,657,639	\$84,253	\$665,760	40.16%
7	FEDERAL INSURANCE COMPANY	3.62%	\$1,654,463	\$1,502,973	\$282,583	\$1,091,335	72.61%
8	TRAVELERS PROPERTY CASUALTY CO OF AMER	3.56%	\$1,625,810	\$2,046,241	\$541,081	-\$626,856	-30.63%
9	CINCINNATI INS CO THE	3.52%	\$1,611,013	\$1,504,063	\$516,381	\$225,084	14.97%
10	WAUSAU UNDERWRITERS INS CO	3.30%	\$1,506,911	\$1,094,777	\$17,837	\$170,155	15.54%
11	FEDERATED MUTUAL INSURANCE COMPANY	3.28%	\$1,498,113	\$1,559,880	\$56,448	\$1,612,545	103.38%
12	ELECTRIC INSURANCE COMPANY	3.16%	\$1,443,923	\$1,406,941	\$568,098	\$922,557	65.57%
13	LIBERTY MUTUAL FIRE INSURANCE CO	2.79%	\$1,273,570	\$1,473,834	\$96,547	-\$6,198,922	-420.60%
14	UNIVERSAL UNDERWRITERS INS CO	2.48%	\$1,132,576	\$1,179,558	\$510,474	\$805,344	68.28%
15	ST PAUL FIRE & MARINE INSURANCE CO	2.43%	\$1,112,751	\$2,050,272	\$185,968	-\$1,615,911	-78.81%
16	MID-CONTINENT CASUALTY COMPANY	2.43%	\$1,111,593	\$871,231	\$0	\$2,060,059	236.45%
17	SECURA INSURANCE A MUTUAL COMPANY	1.80%	\$821,833	\$705,725	\$44,620	\$436,227	61.81%
18	ADDISON INSURANCE COMPANY	1.54%	\$706,336	\$590,311	\$12,553	-\$9,647	-1.63%
19	STATE AUTO PROPERTY & CASUALTY INS CO	1.42%	\$647,378	\$714,161	\$18,623	-\$69,061	-9.67%
20	NATIONAL SURETY CORPORATION	1.23%	\$560,707	\$717,551	\$299,740	-\$595,483	-82.99%
21	GRINNELL MUTUAL REINSURANCE COMPANY	1.06%	\$485,704	\$465,943	\$24,534	\$218,944	46.99%
22	NATIONWIDE MUTUAL INSURANCE COMPANY	0.98%	\$449,890	\$459,051	\$5,875	\$56,471	12.30%
23	INDIANA LUMBERMENS MUTUAL INS CO	0.95%	\$434,822	\$392,889	\$25,000	\$70,954	18.06%
24	GREAT NORTHERN INSURANCE COMPANY	0.90%	\$411,320	\$428,444	\$98,730	\$127,824	29.83%
25	OAK RIVER INSURANCE COMPANY	0.86%	\$394,121	\$373,544	\$0	\$47,659	12.76%
26	EMPLOYERS MUTUAL CASUALTY COMPANY	0.86%	\$392,453	\$374,554	\$44,917	\$181,409	48.43%
27	FEDERATED SERVICE INSURANCE COMPANY	0.85%	\$389,873	\$419,571	\$0	\$111,364	26.54%
28	SENTRY INSURANCE A MUTUAL COMPANY	0.82%	\$376,128	\$324,661	\$19,850	\$57,933	17.84%
29	LIBERTY MUTUAL INSURANCE COMPANY	0.73%	\$332,405	\$448,089	\$568,064	\$423,726	94.56%
30	AMERICAN HOME ASSURANCE COMPANY	0.71%	\$324,550	\$950,142	\$0	\$518,046	54.52%
31	GREENWICH INSURANCE COMPANY	0.67%	\$305,011	\$460,346	\$69,000	-\$309,175	-67.16%
32	MEDMARC CASUALTY INSURANCE COMPANY	0.62%	\$282,188	\$322,823	\$93,603	-\$317,799	-98.44%
33	AMERICAN INSURANCE COMPANY THE	0.57%	\$259,130	\$294,876	\$9,269	-\$173,662	-58.89%
34	ST PAUL MERCURY INSURANCE COMPANY	0.54%	\$248,342	\$489,893	\$162,038	\$261,143	53.31%
35	SENTRY SELECT INSURANCE COMPANY	0.53%	\$242,097	\$296,321	\$70,252	\$134,365	45.34%
36	AMCO INSURANCE COMPANY	0.50%	\$228,749	\$208,150	\$823	\$35,046	16.84%
37	COLUMBIA MUTUAL INSURANCE CO	0.44%	\$201,993	\$180,546	\$3,000	-\$9,059	-5.02%
38	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.41%	\$188,837	\$181,220	\$125,629	\$55,553	30.66%
39	VALLEY FORGE INSURANCE COMPANY	0.39%	\$179,073	\$185,193	\$0	-\$37,444	-20.22%
40	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.34%	\$156,626	\$157,064	-\$7,050	-\$115,181	-73.33%
41	ACUITY A MUTUAL INSURANCE COMPANY	0.34%	\$153,441	\$117,359	\$122	\$109,570	93.36%
42	NORTH RIVER INSURANCE COMPANY THE	0.33%	\$149,277	\$207,799	\$0	\$45,972	22.12%
43	LIBERTY INSURANCE CORPORATION	0.31%	\$141,470	\$95,752	\$35,632	-\$288,913	-301.73%
44	GENESIS INSURANCE COMPANY	0.31%	\$139,956	\$143,684	\$494	-\$127,750	-88.91%
45	GRANITE STATE INSURANCE COMPANY	0.30%	\$134,953	\$122,797	\$0	\$54,798	44.62%
46	ATHENA ASSURANCE COMPANY	0.27%	\$122,439	\$177,344	\$692,249	\$776,118	437.63%
47	AMERICAN AUTOMOBILE INSURANCE CO	0.25%	\$115,467	\$154,737	\$0	\$3,887,920	2512.60%
48	OHIO CASUALTY INSURANCE COMPANY	0.24%	\$107,719	\$106,003	\$0	-\$10,919	-10.30%
49	XL INSURANCE AMERICA INC	0.22%	\$102,520	\$72,433	\$325,500	\$363,581	501.95%
50	EMPIRE FIRE AND MARINE INSURANCE CO	0.21%	\$96,095	\$103,707	\$0	-\$1,249	-1.20%
51	HARTFORD CASUALTY INS CO	0.20%	\$91,912	\$99,946	\$0	\$36,539	36.56%
52	AMERISURE MUTUAL INSURANCE COMPANY	0.20%	\$91,414	\$105,526	\$2,680	\$23,422	22.20%
53	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.18%	\$83,600	\$80,116	\$0	\$89,561	111.79%
54	GENERAL CASUALTY CO OF WISCONSIN	0.18%	\$83,037	\$73,996	\$0	\$19,740	26.68%
55	NEW HAMPSHIRE INSURANCE COMPANY	0.17%	\$78,867	\$57,842	\$0	\$30,057	51.96%
56	CONTINENTAL CASUALTY COMPANY	0.15%	\$69,598	\$36,602	\$52,703	-\$121,281	-331.35%
57	AXA INSURANCE COMPANY	0.15%	\$69,450	\$69,385	\$0	-\$100,064	-144.22%
58	NATIONWIDE AGRIBUSINESS INS CO	0.15%	\$67,276	\$37,285	\$0	\$2,296	6.16%
59	UNITED STATES FIRE INSURANCE COMPANY	0.14%	\$62,756	\$58,452	\$66,154	-\$467,670	-800.09%
60	WAUSAU BUSINESS INSURANCE COMPANY	0.13%	\$60,931	\$54,879	\$0	\$29,810	54.32%
61	CAPITOL INDEMNITY CORPORATION	0.13%	\$59,140	\$75,633	\$7,723	\$110,786	146.48%
62	SHELTER MUTUAL INSURANCE CO	0.12%	\$56,058	\$52,896	\$0	-\$12,568	-23.76%
63	FAIRMONT SPECIALTY INSURANCE COMPANY	0.12%	\$53,832	\$570,115	\$0	-\$344,643	-60.45%
64	NATIONAL INDEMNITY COMPANY	0.12%	\$53,412	\$57,193	\$0	-\$4,856	-8.49%
65	ACE PROPERTY AND CASUALTY INSURANCE CO	0.11%	\$51,876	\$41,089	\$0	\$10,278	25.01%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	WEST AMERICAN INSURANCE COMPANY	0.11%	\$50,537	\$37,713	\$0	\$68,231	180.92%
67	WESTPORT INSURANCE CORPORATION	0.10%	\$47,197	\$75,068	\$0	\$14,606	19.46%
68	FIDELITY & GUARANTY INS UNDERWRITERS	0.10%	\$44,287	\$56,629	\$2,711	-\$194,233	-342.99%
69	VIRGINIA SURETY COMPANY INC	0.09%	\$43,037	\$7,193	\$0	\$278	3.86%
70	DISCOVER PROPERTY AND CASUALTY INS CO	0.09%	\$41,462	\$214,695	-\$1,541,434	-\$1,326,101	-617.67%
71	FIREMANS FUND INSURANCE COMPANY	0.09%	\$41,127	\$34,483	\$0	-\$12,755,678	-36991.21%
72	SELECTIVE INSURANCE CO OF S CAROLINA	0.09%	\$40,590	\$31,200	\$9,268	\$4,320	13.85%
73	UNITED STATES FIDELITY & GUARANTY CO	0.09%	\$40,367	\$68,672	\$1,209,830	-\$1,103,034	-1606.24%
74	TRANSPORTATION INSURANCE COMPANY	0.09%	\$39,735	-\$66,302	\$14,494	\$1,958,618	-2954.09%
75	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.09%	\$39,656	\$118,697	\$0	-\$2,345,967	-1976.43%
76	AMERICAN STATES INSURANCE COMPANY	0.09%	\$39,035	\$60,576	\$12,959	\$1,030,112	1700.53%
77	AMERICAN FIRE & CASUALTY COMPANY	0.08%	\$37,965	\$34,489	\$15,000	\$37,834	109.70%
78	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.08%	\$36,065	\$74,189	\$5,422,596	\$3,831,495	5164.51%
79	AMERISURE INSURANCE COMPANY	0.08%	\$34,876	\$23,737	\$0	-\$3,332	-14.04%
80	TRANSCONTINENTAL INSURANCE COMPANY	0.07%	\$32,406	\$15,640	\$9,000	\$26,799	171.35%
81	PACIFIC INDEMNITY COMPANY	0.06%	\$29,653	\$29,342	\$0	\$317	1.08%
82	GENERAL INSURANCE CO OF AMERICA	0.06%	\$28,379	\$20,537	\$121,419	\$393,802	1917.52%
83	FARMLAND MUTUAL INSURANCE COMPANY	0.06%	\$28,288	\$14,802	\$0	\$1,059	7.15%
84	UNITED FIRE & INDEMNITY COMPANY	0.06%	\$27,018	\$56,977	\$5,119	-\$178,181	-312.72%
85	AMERICAN FAMILY MUTUAL INS CO	0.06%	\$27,003	\$26,792	\$0	\$5,001	18.67%
86	INSURANCE CORPORATION OF HANNOVER	0.06%	\$25,791	\$47,818	\$0	\$58,227	121.77%
87	CONTINENTAL INSURANCE COMPANY THE	0.05%	\$24,975	\$22,927	\$2,595	-\$5,000	-21.81%
88	LM INSURANCE CORPORATION	0.05%	\$24,865	\$2,522	\$0	\$669	26.53%
89	WESTCHESTER FIRE INSURANCE COMPANY	0.05%	\$23,672	\$118,352	\$0	-\$2,772,370	-2342.48%
90	PEERLESS INSURANCE COMPANY	0.05%	\$23,241	\$35,227	\$688	\$16,789	47.66%
91	ILLINOIS NATIONAL INSURANCE COMPANY	0.05%	\$23,214	\$8,997	\$0	\$4,268	47.44%
92	FIDELITY AND GUARANTY INSURANCE COMPANY	0.05%	\$22,833	\$32,618	\$0	-\$5,330	-16.34%
93	ARCH INSURANCE COMPANY	0.05%	\$22,806	\$21,900	\$0	\$9,513	43.44%
94	AMERICAN ECONOMY INSURANCE COMPANY	0.05%	\$21,720	\$27,523	\$5,187	\$13,624	49.50%
95	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.05%	\$21,417	\$20,544	\$1,063,940	-\$51,964	-252.94%
96	BITUMINOUS CASUALTY CORPORATION	0.05%	\$20,857	\$19,562	-\$34,986	-\$56,371	-288.17%
97	COOPERATIVE MUTUAL INSURANCE COMPANY	0.05%	\$20,668	\$21,657	-\$7,000	-\$15,011	-69.31%
98	TRAVELERS INDEMNITY COMPANY	0.04%	\$19,437	\$12,975	-\$5,130	\$2,675,434	20619.92%
99	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.04%	\$18,280	\$18,692	\$79,823	\$129,181	691.10%
100	NORTHLAND INSURANCE COMPANY	0.04%	\$18,064	\$19,444	\$0	\$12,973	66.72%
101	RLI INSURANCE COMPANY	0.04%	\$17,699	\$43,399	\$1,500	-\$43,844	-101.03%
102	NATIONAL AMERICAN INSURANCE COMPANY	0.04%	\$16,963	\$19,234	\$0	-\$1,510	-7.85%
103	STATE AUTOMOBILE MUTUAL INS CO	0.04%	\$16,758	\$19,147	\$0	-\$8,198	-42.82%
104	CONTINENTAL WESTERN INSURANCE CO	0.03%	\$15,866	\$16,560	\$7,500	\$40,500	244.57%
105	ATLANTIC SPECIALTY INSURANCE COMPANY	0.03%	\$14,610	\$13,832	\$0	\$2,957	21.38%
106	AMERICAN CASUALTY CO OF READING PA	0.03%	\$14,378	\$80,826	\$4,819	-\$27,040	-33.45%
107	FARMERS ALLIANCE MUTUAL INS CO	0.03%	\$13,724	\$10,272	\$0	\$0	0.00%
108	HAWKEYE SECURITY INSURANCE COMPANY	0.03%	\$12,914	\$13,461	\$0	\$5,554	41.26%
109	FIRST NATIONAL INS CO OF AMERICA	0.03%	\$12,665	\$13,874	\$0	\$1,833	13.21%
110	CHARTER OAK FIRE INSURANCE CO THE	0.03%	\$12,217	\$8,803	\$62,556	-\$517,204	-5875.32%
111	HANOVER INSURANCE COMPANY THE	0.03%	\$12,084	\$17,599	\$0	\$0	0.00%
112	AMERICAN INTERNATIONAL SOUTH INS CO	0.03%	\$12,001	\$20,969	\$0	-\$2,330	-11.11%
113	QBE INSURANCE CORPORATION	0.02%	\$11,413	\$28,304	\$0	-\$1,085	-3.83%
114	AMERICAN ZURICH INSURANCE COMPANY	0.02%	\$10,300	\$32,088	\$3,512	-\$4,340	-13.53%
115	MIDWESTERN INDEMNITY COMPANY THE	0.02%	\$7,985	\$1,971	\$0	\$700	35.51%
116	FARMERS INSURANCE EXCHANGE	0.02%	\$7,764	\$8,254	\$0	-\$2,556	-30.97%
117	VIGILANT INSURANCE COMPANY	0.02%	\$7,753	\$8,702	\$0	-\$19,075	-219.20%
118	GERLING AMERICA INSURANCE COMPANY	0.02%	\$7,135	\$4,649	\$40,000	\$68,572	1474.98%
119	ALLSTATE INSURANCE COMPANY	0.02%	\$6,869	\$12,845	\$4,508,672	\$301,881	2350.18%
120	SELECTIVE INS CO OF THE SOUTHEAST	0.01%	\$6,694	\$7,772	\$0	-\$617	-7.94%
121	NATIONAL FIRE INS CO OF HARTFORD	0.01%	\$6,545	\$6,506	\$0	\$0	0.00%
122	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$6,185	\$4,682	\$0	-\$864	-18.45%
123	MASSACHUSETTS BAY INS CO	0.01%	\$5,083	\$5,037	\$0	\$0	0.00%
124	AMERICAN HARDWARE MUTUAL INS CO	0.01%	\$4,934	\$929	\$0	\$189	20.34%
125	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$4,486	\$4,150	\$0	\$414	9.98%
126	COMMERCE AND INDUSTRY INSURANCE CO	0.01%	\$4,214	\$2,651	\$0	-\$855	-32.25%
127	TRUCK INSURANCE EXCHANGE	0.01%	\$4,047	\$3,438	\$15,565	-\$34,085	-991.42%
128	LITITZ MUTUAL INSURANCE COMPANY	0.01%	\$2,839	\$2,885	\$0	\$0	0.00%
129	ZURICH AMERICAN INS CO OF ILLINOIS	0.01%	\$2,573	\$2,604	\$0	-\$14,916	-572.81%
130	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$2,227	\$1,859	\$0	\$62,196	3345.67%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)**

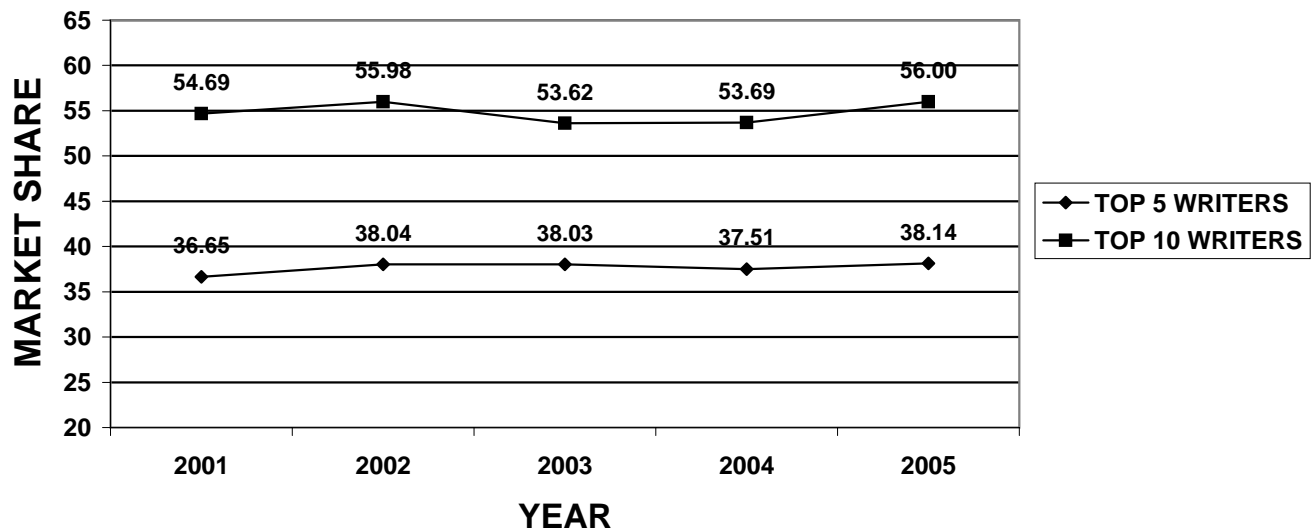
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	PHOENIX INSURANCE COMPANY THE	0.00%	\$2,133	\$1,957	\$0	\$733	37.46%
132	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$2,090	\$1,403	\$0	\$703	50.11%
133	DIAMOND STATE INSURANCE COMPANY	0.00%	\$1,883	\$2,374	\$0	\$1,693	71.31%
134	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$1,750	\$1,833	\$0	-\$279	-15.22%
135	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$1,508	\$4,555	\$0	\$29	0.64%
136	UNIVERSAL UNDERWRITERS OF TEXAS INS CO	0.00%	\$1,089	\$1,089	\$0	\$178	16.35%
137	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.00%	\$966	\$966	\$0	-\$2,853	-295.34%
138	NETHERLANDS INSURANCE COMPANY THE	0.00%	\$736	\$192	\$0	\$127	66.15%
139	RIVERPORT INSURANCE COMPANY	0.00%	\$604	\$424	\$0	\$253	59.67%
140	ROYAL INDEMNITY COMPANY	0.00%	\$558	\$44,384	-\$21,009	-\$2,463,439	-5550.29%
141	STAR INSURANCE COMPANY	0.00%	\$218	\$217	\$0	\$14	6.45%
142	TRAVELERS INDEMNITY CO OF AMERICA	0.00%	\$188	-\$390	\$0	-\$35,851	9192.56%
143	AXA RE PROPERTY AND CASUALTY INS CO	0.00%	\$168	\$168	\$0	\$1,417	843.45%
144	BROTHERHOOD MUTUAL INSURANCE CO	0.00%	\$141	\$141	\$0	\$0	0.00%
145	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$121	\$116	\$0	\$0	0.00%
146	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$116	\$117	\$0	\$7	5.98%
147	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$108	\$108	\$542	\$537,455	497643.52%
148	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	\$75	\$105	\$0	-\$3	-2.86%
149	HARLEYSVILLE INSURANCE COMPANY	0.00%	\$52	\$52	\$0	-\$509	-978.85%
150	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$5	\$4	\$0	\$3	75.00%
151	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$106,150	N/A
152	AFFILIATED FM INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10	N/A
153	ALEA NORTH AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$484	N/A
154	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$47,482	N/A
155	AMERICAN ALTERNATIVE INS CORP	0.00%	\$0	\$0	\$0	-\$2	N/A
156	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$0	\$0	\$47,042	N/A
157	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$0	\$0	\$37,500	\$368,739	N/A
158	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
159	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$28,153	N/A
160	ATLANTA INTERNATIONAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$192	N/A
161	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$13,373	N/A
162	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$4,182	N/A
163	AXIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$127,655	N/A
164	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$0	\$0	\$0	-\$3,400	N/A
165	CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,660	N/A
166	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$221,470	\$1,700,000	N/A
167	CLARENDON NATIONAL INS CO	0.00%	\$0	\$1,625	\$0	-\$83,194	-5119.63%
168	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$1,758	N/A
169	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
170	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$1,062	N/A
171	GENERAL STAR NATIONAL INS CO	0.00%	\$0	\$0	\$0	\$1,000	N/A
172	GREAT AMERICAN ALLIANCE INSURANCE CO	0.00%	\$0	\$0	\$1,000,000	\$239,230	N/A
173	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
174	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	\$182	N/A
175	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$440	N/A
176	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$504	\$0	-\$1,313	-260.52%
177	HARTFORD UNDERWRITERS INSURANCE CO	0.00%	\$0	\$3,381	\$0	\$1,225	36.23%
178	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$48,821	N/A
179	KEMPER CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,019,467	N/A
180	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$0	\$0	\$0	-\$12,700	N/A
181	MARYLAND CASUALTY COMPANY	0.00%	\$0	\$0	-\$20,000	\$41,142	N/A
182	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$648	N/A
183	MILLERS FIRST INSURANCE COMANY	0.00%	\$0	\$0	\$0	\$0	N/A
184	MITSUMI SUMITOMO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$1,098	N/A
185	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$18,519	N/A
186	NATIONAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$7	N/A
187	NATIONAL LIABILITY & FIRE INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
188	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$6,083	N/A
189	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$28,107	N/A
190	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$3,492	N/A
191	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	-\$1	\$259,607	\$1,158,554	-115855400.00%
192	NORTHFIELD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$423	N/A
193	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,569	N/A
194	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	\$35,593	\$10,548	N/A
195	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	-\$25	\$0	-\$150,329	601316.00%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)**

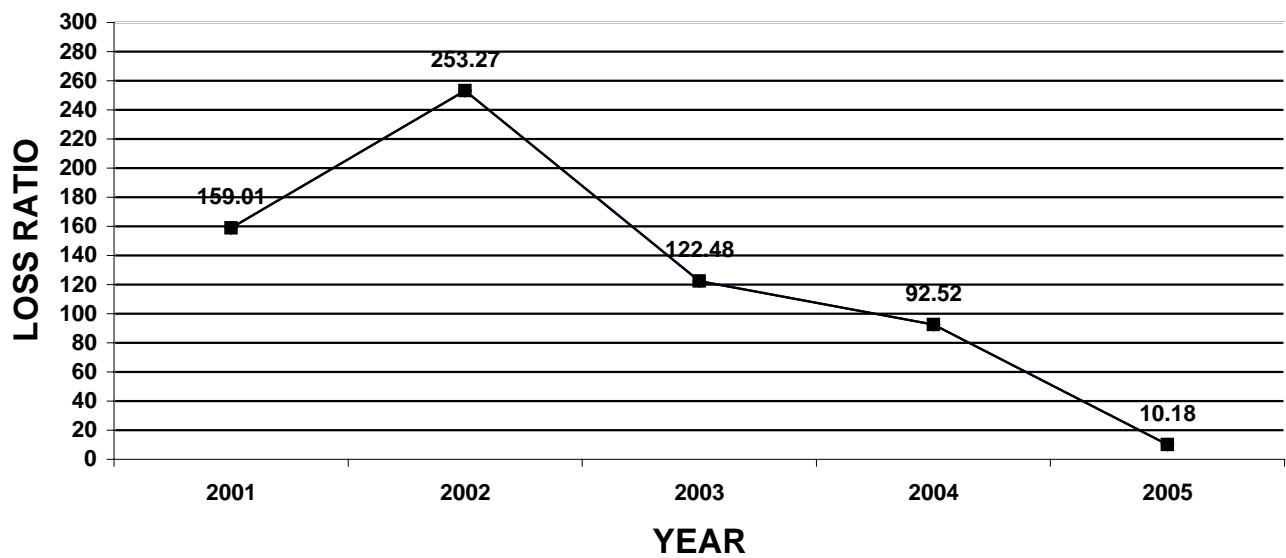
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	PENN AMERICA INS CO	0.00%	\$0	\$0	\$100,804	\$28,329	N/A
197	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$17,500	-\$29,584	N/A
198	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	\$19,098	N/A
199	SEATON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
200	SECURA SUPREME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$9	N/A
201	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$77,954	N/A
202	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$342	N/A
203	STONEWALL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$33,763	N/A
204	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$231,750	-\$16,150	N/A
205	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$300,480	-\$1,629,820	N/A
206	TRAVELERS CASUALTY AND SURETY CO OF AMER	0.00%	\$0	\$0	\$0	\$20,805	N/A
207	TRAVELERS CASUALTY CO OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$8	N/A
208	TRAVELERS CASUALTY INS CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$209,096	N/A
209	VALIANT INS CO	0.00%	\$0	\$0	\$0	\$2,398	N/A
210	WESTFIELD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$9,572	N/A
211	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	-\$215	-\$215	\$0	-\$8,714	4053.02%
212	ITSUI SUMITOMO INSURANCE USA INC	0.00%	-\$250	-\$52	\$0	-\$31	59.62%
213	UTICA MUTUAL INSURANCE COMPANY	0.00%	-\$606	-\$606	\$0	-\$2,399	395.87%
214	TWIN CITY FIRE INS CO	0.00%	-\$972	-\$6,750	\$28,739	-\$158,682	2350.84%
215	LUMBERMENS MUTUAL CASUALTY CO	-0.01%	-\$3,280	-\$3,280	\$0	-\$14,270	435.06%
216	MARKEL INSURANCE COMPANY	-0.03%	-\$12,289	-\$12,289	\$0	\$27	-0.22%
217	AMERICAN MANUFACTURERS MUTUAL INS CO	-0.04%	-\$19,634	-\$19,634	\$2,000	\$226,158	-1151.87%
218	ST PAUL GUARDIAN INSURANCE COMPANY	-0.10%	-\$45,300	\$144,529	\$407,330	\$165,534	114.53%
219	NORTH AMERICAN SPECIALTY INS CO	-0.14%	-\$63,628	\$60,765	\$0	-\$40,602	-66.82%
TOTAL		100.00%	\$45,726,733	\$48,846,364	\$23,392,912	\$4,974,372	10.18%

**MISSOURI PRODUCTS LIABILITY INSURANCE**  
**(Bodily Injury & Property Damage)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**





**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	18.38%	\$132,319,148	\$131,969,389	\$69,450,269	\$81,700,419	61.91%
2	AMERICAN FAMILY MUTUAL INS CO	12.56%	\$90,435,625	\$89,518,771	\$64,819,741	\$74,975,524	83.75%
3	SHELTER MUTUAL INSURANCE CO	6.47%	\$46,578,875	\$46,962,531	\$39,146,791	\$34,618,050	73.71%
4	SAFECO INSURANCE COMPANY OF ILLINOIS	6.01%	\$43,226,048	\$42,274,618	\$16,746,245	\$26,547,810	82.80%
5	FARMERS INSURANCE COMPANY INC	4.25%	\$30,611,963	\$30,578,091	\$17,031,337	\$19,953,908	65.26%
6	AMERICAN STANDARD INS CO OF WISCONSIN	3.69%	\$26,530,219	\$27,227,797	\$23,076,599	\$22,413,590	82.32%
7	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.80%	\$20,131,636	\$20,609,366	\$12,854,572	\$11,638,817	56.47%
8	ALLSTATE PROPERTY & CASUALTY INS CO	2.52%	\$18,104,453	\$18,166,752	\$7,339,846	\$7,943,383	43.72%
9	PROGRESSIVE PREFERRED INSURANCE COMPANY	2.44%	\$17,553,693	\$16,347,141	\$5,753,552	\$10,653,957	65.17%
10	PROGRESSIVE MAX INSURANCE COMPANY	2.35%	\$16,881,342	\$16,091,426	\$4,115,888	\$7,022,555	43.64%
11	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.00%	\$14,430,851	\$14,766,463	\$10,631,126	\$10,134,891	68.63%
12	ALLSTATE INSURANCE COMPANY	1.91%	\$13,745,083	\$14,164,943	\$8,475,752	\$6,531,498	46.11%
13	MID CENTURY INSURANCE COMPANY	1.86%	\$13,402,964	\$13,549,369	\$8,413,697	\$9,108,357	67.22%
14	PROGRESSIVE NORTHWESTERN INS CO	1.80%	\$12,920,066	\$14,266,684	\$8,766,386	\$7,114,201	49.87%
15	STATE FARM FIRE AND CASUALTY COMPANY	1.57%	\$11,281,206	\$11,300,086	\$6,084,310	\$5,770,375	51.06%
16	GEICO GENERAL INS CO	1.31%	\$9,408,384	\$9,201,410	\$5,031,886	\$5,728,395	62.26%
17	AMERICAN INTERNATIONAL SOUTH INS CO	1.27%	\$9,172,754	\$9,004,322	\$2,530,206	\$12,643,047	140.41%
18	AMCO INSURANCE COMPANY	1.17%	\$8,396,869	\$8,454,099	\$4,695,209	\$4,494,197	53.16%
19	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.10%	\$7,946,637	\$7,874,705	\$5,927,511	\$5,980,913	75.95%
20	DEPOSITORS INSURANCE COMPANY	1.01%	\$7,302,663	\$5,916,550	\$2,598,098	\$2,633,683	44.51%
21	PROGRESSIVE DIRECT INSURANCE COMPANY	0.84%	\$6,071,094	\$6,654,475	\$3,087,350	\$2,475,356	37.20%
22	LIBERTY MUTUAL FIRE INSURANCE CO	0.81%	\$5,847,590	\$5,913,372	\$4,359,872	\$1,035,594	17.51%
23	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.78%	\$5,647,792	\$5,375,828	\$2,397,332	\$2,349,810	43.71%
24	CAMERON MUTUAL INSURANCE COMPANY	0.73%	\$5,273,673	\$5,339,862	\$2,396,920	\$3,237,582	60.63%
25	DAIRYLAND INSURANCE COMPANY	0.71%	\$5,086,984	\$5,283,483	\$3,502,729	\$2,781,977	52.65%
26	PROPERTY & CASUALTY INS CO OF HARTFORD	0.66%	\$4,758,463	\$4,524,001	\$1,620,832	\$2,033,829	44.96%
27	GOVERNMENT EMPLOYEES INSURANCE CO	0.63%	\$4,501,707	\$4,518,803	\$4,063,862	\$4,391,561	97.18%
28	GEICO INDEMNITY COMPANY	0.63%	\$4,500,249	\$4,452,866	\$2,478,833	\$2,931,056	65.82%
29	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.61%	\$4,358,917	\$4,742,386	\$3,213,857	\$1,869,023	39.41%
30	ALLIED PROPERTY & CASUALTY INS CO	0.58%	\$4,170,831	\$4,804,910	\$3,380,059	\$3,371,196	70.16%
31	HARTFORD UNDERWRITERS INSURANCE CO	0.57%	\$4,066,923	\$4,298,174	\$4,045,442	\$2,809,189	65.36%
32	USAA CASUALTY INSURANCE COMPANY	0.54%	\$3,885,712	\$3,829,752	\$2,643,468	\$3,305,401	86.31%
33	TRAVELERS PERSONAL INSURANCE COMPANY	0.50%	\$3,605,259	\$3,595,585	\$2,156,853	\$2,927,601	81.42%
34	ESURANCE INSURANCE COMPANY	0.46%	\$3,332,241	\$2,694,766	\$428,883	\$1,155,692	42.89%
35	ALLSTATE INDEMNITY COMPANY	0.45%	\$3,267,824	\$3,313,601	\$1,582,154	\$1,450,408	43.77%
36	VIKING INSURANCE COMPANY OF WISCONSIN	0.45%	\$3,212,485	\$2,977,023	\$1,380,486	\$2,618,607	87.96%
37	CORNERSTONE NATIONAL INSURANCE COMPANY	0.45%	\$3,204,608	\$3,334,134	\$865,974	\$1,518,325	45.54%
38	TICO INSURANCE COMPANY	0.41%	\$2,971,843	\$2,469,863	\$1,128,663	\$2,520,031	102.03%
39	FIREMANS FUND INSURANCE COMPANY	0.39%	\$2,820,058	\$3,168,131	\$1,418,017	-\$932,193	-29.42%
40	SHELTER GENERAL INS CO	0.38%	\$2,737,168	\$2,830,103	\$1,528,346	\$7,159,481	252.98%
41	GATEWAY INSURANCE COMPANY	0.38%	\$2,699,695	\$2,602,380	\$729,314	\$1,007,356	38.71%
42	MIDWESTERN INDEMNITY COMPANY THE	0.37%	\$2,698,772	\$2,863,406	\$1,735,517	\$1,458,477	50.94%
43	COLUMBIA MUTUAL INSURANCE CO	0.36%	\$2,612,844	\$2,569,025	\$1,699,415	\$1,622,252	63.15%
44	AUTO CLUB FAMILY INSURANCE COMPANY	0.34%	\$2,423,334	\$2,567,772	\$1,578,888	\$1,157,577	45.08%
45	INSURANCE CO OF THE STATE OF PA	0.31%	\$2,245,812	\$1,914,373	\$1,040,195	\$3,896,734	203.55%
46	FINANCIAL INDEMNITY COMPANY	0.28%	\$2,016,371	\$1,130,042	\$41,322	\$650,489	57.56%
47	GEICO CASUALTY COMPANY	0.26%	\$1,895,144	\$1,998,167	\$1,307,785	\$1,630,159	81.58%
48	TRADERS INSURANCE COMPANY	0.26%	\$1,843,357	\$1,967,344	\$1,289,391	\$1,365,474	69.41%
49	NATIONAL GENERAL INS CO	0.24%	\$1,738,876	\$1,689,742	\$838,547	\$1,480,101	87.59%
50	AUTO OWNERS INSURANCE COMPANY	0.24%	\$1,717,315	\$1,728,378	\$1,411,922	\$1,668,933	96.56%
51	AFFIRMATIVE INSURANCE COMPANY	0.23%	\$1,680,082	\$1,906,817	\$745,795	\$841,994	44.16%
52	COUNTRY MUTUAL INSURANCE COMPANY	0.22%	\$1,578,937	\$1,588,791	\$565,925	\$771,501	48.56%
53	ENCOMPASS INDEMNITY COMPANY	0.21%	\$1,542,806	\$1,107,643	\$37,354	\$446,914	40.35%
54	STATE AUTO PROPERTY & CASUALTY INS CO	0.21%	\$1,500,198	\$1,537,796	\$505,728	\$988,321	64.27%
55	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.20%	\$1,466,988	\$1,291,337	\$154,677	\$557,868	43.20%
56	COUNTRY PREFERRED INSURANCE COMPANY	0.19%	\$1,355,280	\$1,312,940	\$454,934	\$547,250	41.68%
57	PROGRESSIVE CASUALTY INSURANCE CO	0.19%	\$1,340,458	\$1,457,990	\$895,629	\$278,018	19.07%
58	PROGRESSIVE SPECIALTY INS CO	0.18%	\$1,321,648	\$1,454,647	\$1,010,493	\$868,303	59.69%
59	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.18%	\$1,309,756	\$1,238,464	\$771,505	\$812,155	65.58%
60	CINCINNATI INS CO THE	0.17%	\$1,247,529	\$1,566,071	\$1,297,533	\$1,408,965	89.97%
61	METROPOLITAN GROUP PROP & CAS INS CO	0.17%	\$1,246,343	\$1,271,115	\$1,006,276	\$1,225,063	96.38%
62	AIG NATIONAL INSURANCE COMPANY INC	0.17%	\$1,244,984	\$544,264	\$3,294	\$16,743	3.08%
63	GRINNELL MUTUAL REINSURANCE COMPANY	0.17%	\$1,240,944	\$1,295,029	\$1,175,601	\$1,032,025	79.69%
64	NATIONWIDE AFFINITY INS COMPANY OF AMERICA	0.17%	\$1,191,379	\$496,719	\$30,712	\$406,368	81.81%
65	AMERICAN HOME ASSURANCE COMPANY	0.16%	\$1,170,313	\$991,878	\$686,966	\$1,722,020	173.61%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	MENDOTA INSURANCE COMPANY	0.16%	\$1,168,557	\$1,299,376	\$1,042,720	\$845,829	65.10%
67	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.16%	\$1,151,180	\$1,275,749	\$1,650,062	\$725,004	56.83%
68	ALFA VISION INSURANCE CORPORATION	0.15%	\$1,068,477	\$500,867	\$29,236	\$412,278	82.31%
69	ILLINOIS NATIONAL INSURANCE COMPANY	0.14%	\$1,002,463	\$1,498,126	\$1,393,980	\$1,393,980	93.05%
70	ECONOMY PREMIER ASSURANCE COMPANY	0.13%	\$962,613	\$1,021,854	\$526,293	\$664,491	65.03%
71	METROPOLITAN PROPERTY & CASUALTY INS CO	0.13%	\$961,039	\$953,221	\$461,976	\$475,253	49.86%
72	HAULERS INSURANCE COMPANY INC	0.13%	\$937,160	\$902,610	\$179,890	\$368,036	40.77%
73	NEW SOUTH INSURANCE COMPANY	0.13%	\$923,436	\$741,875	\$514,419	\$1,107,516	149.29%
74	CONSUMERS INSURANCE USA INC	0.12%	\$882,122	\$727,007	\$80,916	\$163,346	22.47%
75	FIDELITY NATIONAL INSURANCE COMPANY	0.12%	\$865,491	\$931,483	\$152,363	\$518,013	55.61%
76	AMEX ASSURANCE COMPANY	0.12%	\$859,480	\$848,548	\$231,146	\$358,123	42.20%
77	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.12%	\$832,823	\$901,434	\$354,619	\$432,422	47.97%
78	OWNERS INSURANCE COMPANY	0.12%	\$828,119	\$774,390	\$540,531	\$590,831	76.30%
79	WESTERN AGRICULTURAL INSURANCE COMPANY	0.11%	\$826,271	\$1,195,189	\$1,049,167	\$1,119,356	93.66%
80	NATIONAL INSURANCE ASSOCIATION	0.11%	\$803,401	\$920,291	\$841,715	\$2,313	0.25%
81	HARTFORD INSURANCE CO OF MIDWEST THE	0.11%	\$798,521	\$725,985	\$115,682	\$505,321	69.60%
82	AIU INSURANCE COMPANY	0.11%	\$791,588	\$736,276	\$649,915	\$495,630	67.32%
83	NATIONAL GENERAL ASSURANCE COMPANY	0.11%	\$763,580	\$818,174	\$1,009,901	\$213,262	26.07%
84	YOUNG AMERICA INSURANCE COMPANY	0.11%	\$757,734	\$731,917	\$478,408	\$505,697	69.09%
85	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.11%	\$756,152	\$585,427	\$478,233	\$902,330	154.13%
86	OMNI INSURANCE COMPANY	0.10%	\$745,231	\$992,920	\$1,654,927	\$1,201,456	121.00%
87	MILLERS CLASSIFIED INSURANCE COMPANY	0.10%	\$739,984	\$750,846	\$806,122	\$616,533	82.11%
88	SECURA SUPREME INSURANCE COMPANY	0.10%	\$732,102	\$715,480	\$293,740	\$772,082	107.91%
89	TRAVELERS HOME AND MARINE INS CO THE	0.10%	\$730,533	\$147,115	\$12,532	\$136,709	92.93%
90	MILLERS FIRST INSURANCE COMANY	0.10%	\$729,789	\$742,420	\$682,767	\$653,380	88.01%
91	CHARTER INDEMNITY COMPANY	0.10%	\$722,112	\$929,155	\$1,198,783	\$371,945	40.03%
92	GUIDEONE ELITE INSURANCE COMPANY	0.10%	\$721,978	\$731,920	\$1,018,926	\$631,839	86.33%
93	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.10%	\$698,212	\$716,918	\$294,150	\$281,083	39.21%
94	WORKMENS AUTO INSURANCE COMPANY	0.09%	\$658,291	\$644,514	\$277,924	\$232,774	36.12%
95	SENTRY INSURANCE A MUTUAL COMPANY	0.09%	\$617,154	\$706,379	\$480,777	\$118,849	16.83%
96	GUIDEONE AMERICA INSURANCE COMPANY	0.08%	\$602,059	\$573,443	\$682,719	\$167,940	29.29%
97	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.08%	\$602,004	\$467,119	\$105,935	\$134,708	28.84%
98	NATIONAL DIRECT INSURANCE COMPANY	0.08%	\$597,594	\$1,199,922	\$322,344	\$12,709	1.06%
99	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS	0.08%	\$553,932	\$596,556	\$414,327	\$352,247	59.05%
100	TRAVCO INSURANCE COMPANY	0.07%	\$539,079	\$579,011	\$606,372	\$323,695	55.90%
101	FOREMOST INSURANCE CO	0.07%	\$522,186	\$504,322	\$133,891	\$294,568	58.41%
102	SAGAMORE INSURANCE COMPANY	0.07%	\$508,305	\$694,203	\$540,099	\$320,708	46.20%
103	WEST AMERICAN INSURANCE COMPANY	0.07%	\$496,365	\$517,545	\$226,177	\$234,785	45.37%
104	AMERICAN INTERNATIONAL INS CO	0.07%	\$475,868	\$501,981	\$443,916	\$435,171	86.69%
105	AMICA MUTUAL INSURANCE COMPANY	0.06%	\$463,313	\$446,574	\$126,244	\$63,995	14.33%
106	GREAT NORTHERN INSURANCE COMPANY	0.06%	\$456,967	\$476,444	\$820,180	\$33,020	6.93%
107	GUIDEONE MUTUAL INSURANCE COMPANY	0.06%	\$440,137	\$468,075	\$327,903	\$221,061	47.23%
108	AMERICAN NATIONAL GENERAL INS CO	0.06%	\$435,672	\$469,177	\$386,707	\$126,007	26.86%
109	ATLANTIC MUTUAL INSURANCE COMPANY	0.06%	\$433,646	\$499,284	\$1,632,335	\$491,993	98.54%
110	CAMERON NATIONAL INSURANCE COMPANY	0.06%	\$427,927	\$375,901	\$328,388	\$445,433	118.50%
111	USAA GENERAL INDEMNITY COMPANY	0.06%	\$404,455	\$442,978	\$344,117	\$344,962	77.87%
112	VIGILANT INSURANCE COMPANY	0.05%	\$391,179	\$419,837	\$64,139	\$194,721	46.38%
113	HARTFORD FIRE INSURANCE COMPANY	0.05%	\$379,603	\$490,909	\$804,081	\$116,456	23.72%
114	TRUMBULL INSURANCE COMPANY	0.05%	\$374,460	\$411,847	\$516,681	\$767,578	186.37%
115	PHOENIX INSURANCE COMPANY THE	0.05%	\$365,353	\$410,104	\$182,725	\$54,776	13.36%
116	ELECTRIC INSURANCE COMPANY	0.05%	\$349,024	\$361,358	\$216,346	\$346,693	95.94%
117	ACUITY A MUTUAL INSURANCE COMPANY	0.05%	\$333,703	\$253,040	\$12,759	\$178,113	70.39%
118	MIC GENERAL INSURANCE CORPORATION	0.04%	\$319,967	\$334,476	\$231,317	\$555,098	165.96%
119	FEDERAL INSURANCE COMPANY	0.04%	\$319,679	\$332,380	\$55,874	\$155,781	46.87%
120	TEACHERS INSURANCE COMPANY	0.04%	\$307,091	\$332,055	\$265,603	\$378,000	113.84%
121	VICTORIA AUTOMOBILE INSURANCE CO	0.04%	\$298,923	\$222,849	\$1,657	\$38,662	17.35%
122	GRINNELL SELECT INSURANCE COMPANY	0.04%	\$293,321	\$302,852	\$110,877	\$154,639	51.06%
123	DIRECT GENERAL INSURANCE COMPANY	0.04%	\$291,180	\$105,629	\$18,000	\$107,964	102.21%
124	CENTENNIAL INSURANCE COMPANY	0.04%	\$286,013	\$227,617	\$900	\$14,237	6.25%
125	LIBERTY INSURANCE CORPORATION	0.04%	\$263,271	\$291,951	\$130,867	\$1,936,369	663.25%
126	LEADER INSURANCE COMPANY	0.04%	\$258,730	\$302,476	\$197,629	\$108,877	36.00%
127	FARMERS ALLIANCE MUTUAL INS CO	0.04%	\$257,563	\$269,103	\$199,200	\$186,019	69.13%
128	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.04%	\$257,159	\$103,117	\$4,200	\$64,191	62.25%
129	DEERBROOK INSURANCE COMPANY	0.03%	\$250,851	\$296,411	\$288,678	\$425,624	143.59%
130	TRAVELERS PROPERTY CASUALTY INS CO	0.03%	\$248,075	\$279,314	\$88,983	\$205,110	73.43%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	AUTOMOBILE INS CO OF HARTFORD CT	0.03%	\$239,117	\$259,326	\$459,540	\$275,230	106.13%
132	COUNTRY CASUALTY INS CO	0.03%	\$238,614	\$237,423	\$58,274	\$29,518	12.43%
133	AMERICAN SERVICE INSURANCE COMPANY	0.03%	\$237,060	\$363,869	\$327,984	\$278,399	76.51%
134	PACIFIC INDEMNITY COMPANY	0.03%	\$203,233	\$210,217	\$26,091	\$10,067	4.79%
135	BIRMINGHAM FIRE INS CO OF PA	0.03%	\$203,180	\$71,432	\$14,843	\$104,579	146.40%
136	STATE AUTO NATIONAL INSURANCE COMPANY	0.03%	\$200,811	\$246,372	\$272,261	\$99,049	40.20%
137	KEMPER INDEPENDENCE INSURANCE COMPANY	0.02%	\$176,930	\$194,069	\$23,409	\$31,564	16.26%
138	TWIN CITY FIRE INS CO	0.02%	\$163,790	\$14,615	\$50,000	\$31,285	214.06%
139	METROPOLITAN GENERAL INS CO	0.02%	\$162,619	\$186,848	\$179,697	\$131,075	70.15%
140	FEDERATED SERVICE INSURANCE COMPANY	0.02%	\$149,020	\$120,953	\$17,348	\$75,618	62.52%
141	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$147,396	\$152,437	\$55,738	\$235,818	154.70%
142	HORACE MANN PROPERTY & CASUALTY INS CO	0.02%	\$144,671	\$141,544	\$114,707	\$110,853	78.32%
143	UNITED FIRE AND CASUALTY COMPANY	0.02%	\$140,955	\$151,607	\$22,931	-\$22,069	-14.56%
144	SECURA INSURANCE A MUTUAL COMPANY	0.02%	\$140,581	\$167,511	\$61,084	\$3,397	2.03%
145	HARTFORD ACCIDENT & INDEMNITY CO	0.02%	\$138,328	\$146,330	\$158,429	\$285,358	195.01%
146	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.02%	\$125,383	\$144,220	\$146,137	\$165,017	114.42%
147	AMERICAN FIRE & CASUALTY COMPANY	0.02%	\$122,156	\$130,361	\$99,626	\$60,028	46.05%
148	FIRST LIBERTY INSURANCE CORP THE	0.02%	\$121,520	\$95,015	\$77,900	\$29,039	30.56%
149	MIDDLESEX INSURANCE COMPANY	0.02%	\$117,751	\$92,855	\$350	\$381,049	410.37%
150	INSUREMAX INSURANCE COMPANY	0.02%	\$113,123	\$18,453	\$300	\$717	3.89%
151	INTEGON INDEMNITY CORP	0.02%	\$108,085	\$127,696	\$173,697	\$381,570	298.81%
152	METROPOLITAN CASUALTY INS CO	0.01%	\$104,756	\$114,162	\$45,301	\$119,162	104.38%
153	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$81,737	\$87,896	\$203	\$87,230	99.24%
154	VICTORIA FIRE & CASUALTY COMPANY	0.01%	\$78,313	\$141,164	\$213,290	\$11,798	8.36%
155	EMCASCO INSURANCE COMPANY	0.01%	\$76,802	\$80,505	\$2,110	\$42,938	53.34%
156	STANDARD FIRE INSURANCE COMPANY	0.01%	\$73,063	\$82,865	\$55,058	\$12,042	14.53%
157	INTEGON GENERAL INSURANCE CORPORATION	0.01%	\$71,565	\$86,056	\$342,219	\$264,028	306.81%
158	NORTHBROOK INDEMNITY CO	0.01%	\$69,510	\$83,137	\$126,294	\$52,783	63.49%
159	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$67,964	\$66,698	\$25,000	\$106,405	159.53%
160	MERASTAR INSURANCE COMPANY	0.01%	\$65,053	\$68,184	\$19,957	\$37,010	54.28%
161	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.01%	\$63,885	\$116,406	\$90,440	-\$72,131	-61.97%
162	AMERICAN MODERN HOME INSURANCE CO	0.01%	\$63,359	\$79,633	\$18,750	\$938	1.18%
163	LINCOLN GENERAL INSURANCE CO	0.01%	\$60,228	\$96,360	\$99,259	\$22,020	22.85%
164	INTEGON NATIONAL INSURANCE COMPANY	0.01%	\$57,174	\$67,298	\$25,876	\$11,760	17.47%
165	HORACE MANN INSURANCE COMPANY	0.01%	\$55,134	\$59,321	\$103,140	\$89,915	151.57%
166	RESPONSE WORLDWIDE INSURANCE COMPANY	0.01%	\$53,821	\$60,821	\$0	-\$4,872	-8.01%
167	NATIONWIDE PROPERTY & CASUALTY INS CO	0.01%	\$47,917	\$99,585	\$38,155	-\$6,135	-6.16%
168	BRISTOL WEST INSURANCE COMPANY	0.01%	\$46,732	\$66,534	\$87,535	\$57,105	85.83%
169	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$45,224	\$44,972	\$9,076	\$11,794	26.23%
170	OHIO CASUALTY INSURANCE COMPANY	0.01%	\$45,098	\$50,569	\$11,395	\$63,175	124.93%
171	RESPONSE INSURANCE COMPANY	0.01%	\$43,825	\$25,100	\$12,500	\$113,366	451.66%
172	GREAT AMERICAN INSURANCE COMPANY	0.01%	\$37,107	\$36,190	\$1,091	\$50,900	140.65%
173	WINDSOR INSURANCE COMPANY	0.00%	\$35,696	\$93,479	\$417,546	\$2,078	2.22%
174	GMAC INSURANCE COMPANY ONLINE INC	0.00%	\$28,727	\$43,034	\$35,900	\$82,687	192.14%
175	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	\$27,725	\$26,641	\$3,625	\$4,379	16.44%
176	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$27,693	\$24,437	\$1,728	\$5,210	21.32%
177	HARTFORD CASUALTY INS CO	0.00%	\$24,259	\$29,050	\$20,648	\$105,952	364.72%
178	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$19,900	\$21,775	\$12,000	\$13,195	60.60%
179	SAFECO INSURANCE CO OF AMERICA	0.00%	\$15,924	\$16,922	\$2,200,442	-\$837,193	-4947.36%
180	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$15,627	\$17,210	\$129	\$2,663	15.47%
181	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$10,929	\$15,539	\$0	\$4,971	31.99%
182	HANOVER INSURANCE COMPANY THE	0.00%	\$9,505	\$14,489	\$2,953	\$2,718	18.76%
183	MASSACHUSETTS BAY INS CO	0.00%	\$9,335	\$14,855	\$0	\$14,975	100.81%
184	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$7,662	\$6,909	\$800	\$29,303	424.13%
185	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	\$7,085	\$24,985	\$5,500	-\$16,232	-64.97%
186	SHELBY CASUALTY INSURANCE COMPANY	0.00%	\$5,536	\$5,984	\$661,415	-\$64,052	-1070.39%
187	WARNER INSURANCE COMPANY	0.00%	\$4,888	\$7,527	\$14,150	-\$18,978	-252.13%
188	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$4,322	\$4,084	\$0	\$309	7.57%
189	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$3,284	\$4,004	\$0	\$0	0.00%
190	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$2,478	\$2,654	\$543	\$1,886	71.06%
191	SENTINEL INSURANCE COMPANY LTD	0.00%	\$2,044	\$608	\$0	\$60	9.87%
192	TRAVELERS INDEMNITY COMPANY	0.00%	\$1,659	\$2,004	\$21,929	-\$7,662	-382.34%
193	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$1,050	\$1,200	\$2,405	\$55,042	4586.83%
194	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$815	\$815	\$0	\$0	0.00%
195	FIDELITY AND CASUALTY COMPANY OF NEW YORK THE	0.00%	\$738	\$1,431	\$1,544	\$1,405	98.18%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)**

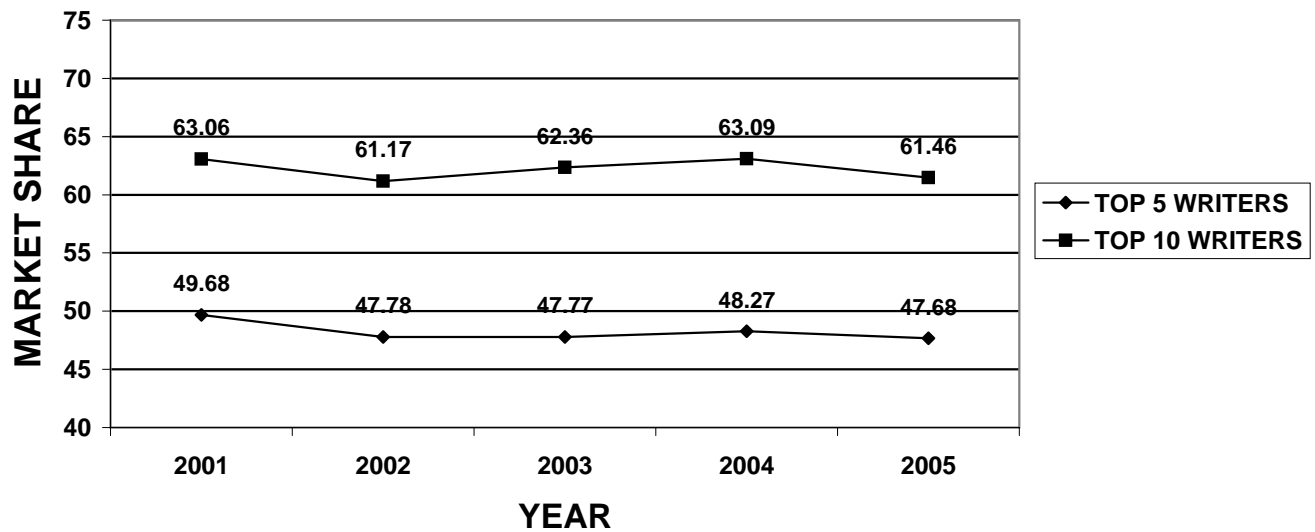
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	ACE AMERICAN INSURANCE COMPANY	0.00%	\$400	\$3,907	\$0	\$643	16.46%
197	NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$400	\$400	\$0	\$0	0.00%
198	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$176	\$316	\$521	\$1,336	422.78%
199	MOTORS INSURANCE CORPORATION	0.00%	\$100	\$56	\$0	-\$14	-25.00%
200	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$95	\$846	\$0	-\$31,511	-3724.70%
201	INFINITY INSURANCE COMPANY	0.00%	\$55	\$3	\$8,180	-\$2,089	-69633.33%
202	FIDELITY AND DEPOSIT CO MARYLAND	0.00%	\$4	\$5	\$32	\$18	360.00%
203	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$3	\$5	\$6	-\$1,523	-30460.00%
204	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$2	\$2	\$1	\$98	4900.00%
205	BITUMINOUS CASUALTY CORPORATION	0.00%	\$1	\$1	\$1	\$1	100.00%
206	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$151,922	-\$101,060	N/A
207	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
208	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$8,811	N/A
209	AMERICAN PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$25,000	-\$18,162	N/A
210	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$119,686	\$75,910	N/A
211	AMERICAN STATES PREFERRED INS CO	0.00%	\$0	\$0	\$233,664	-\$95,628	N/A
212	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$332	\$333	N/A
213	AMERISURE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$8	\$4	N/A
214	ARCH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,000	N/A
215	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$31,633	\$55,914	N/A
216	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	-\$24	\$19,900	\$208	-866.67%
217	ATLANTA SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$11,602	-\$19,957	N/A
218	ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$112	N/A
219	CALIFORNIA CASUALTY INSURANCE CO	0.00%	\$0	\$0	-\$60	\$47	N/A
220	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$1,524	-\$80,066	N/A
221	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$0	\$0	\$0	\$0	N/A
222	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	-\$2	\$0	\$0	0.00%
223	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$3	\$0	\$0	0.00%
224	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$413,950	-\$8,311	N/A
225	CONTINENTAL WESTERN INSURANCE CO	0.00%	\$0	\$0	\$22,000	\$3,647	N/A
226	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$25,366	\$8,331	N/A
227	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	\$30,221	N/A
228	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$13,771	-\$183,888	N/A
229	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$0	\$0	\$1	\$1	N/A
230	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$122,867	-\$3,421	N/A
231	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	-\$51,186	-\$20,390	N/A
232	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
233	FIREMANS FUND INS CO OF MISSOURI	0.00%	\$0	\$0	\$721,462	\$16,940	N/A
234	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$0	\$182,230	-\$424,173	N/A
235	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$658	N/A
236	FOUNDERS INSURANCE COMPANY	0.00%	\$0	\$0	\$32,895	-\$42,146	N/A
237	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$0	\$0	\$102,642	-\$57,074	N/A
238	GENERAL INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$62,367	-\$107,672	N/A
239	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$1,384	\$0	-\$922	-66.62%
240	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$778	N/A
241	GREAT AMERICAN CONTEMPORARY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$828	N/A
242	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$40,000	\$13,490	N/A
243	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,500	N/A
244	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$497	N/A
245	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$57	N/A
246	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$69,000	\$35,232	N/A
247	HAWKEYE SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
248	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$2	-\$3,140	N/A
249	LIBERTY PERSONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$88,252	N/A
250	LM GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$25,805	N/A
251	LM PERSONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,914	N/A
252	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$226	\$316,209	-\$85,127	-37666.81%
253	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$0	\$87	\$0	-\$284	-326.44%
254	MERIDIAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$141,000	\$40,818	N/A
255	MIDWESTERN INSURANCE COMPANY	0.00%	\$0	\$0	-\$33	-\$33	N/A
256	NATIONAL ALLIANCE INSURANCE CO	0.00%	\$0	\$0	\$1,522	\$1,522	N/A
257	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	\$2,148	N/A
258	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,781	N/A
259	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A
260	NAU COUNTRY INSURANCE COMPANY	0.00%	\$0	\$0	\$40,000	\$56,127	N/A

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)**

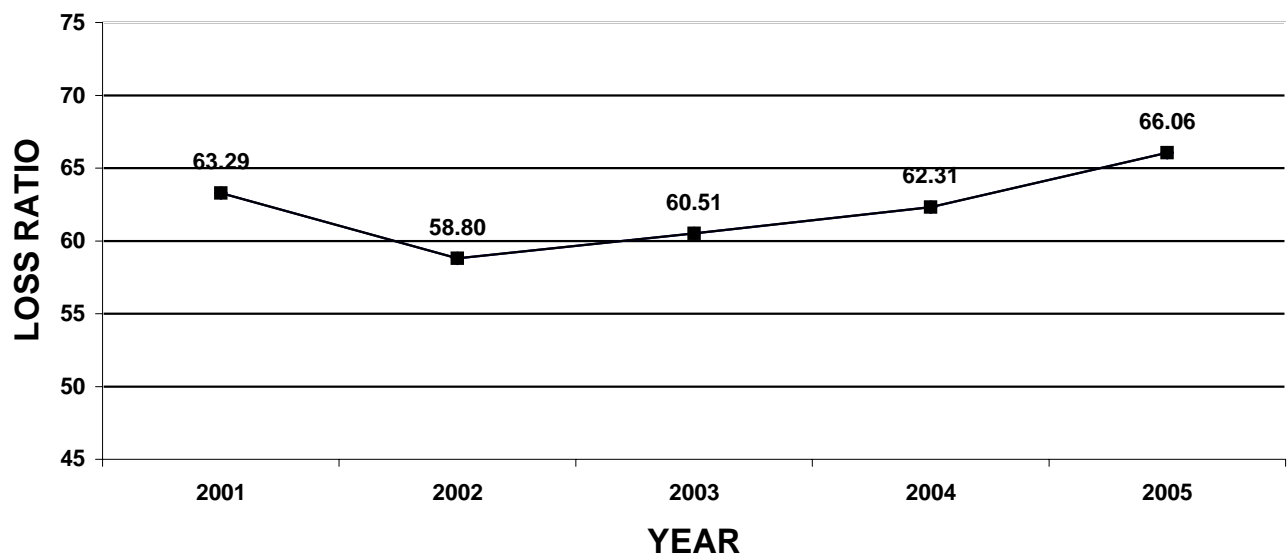
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
261	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$2,328	\$45,381	N/A
262	OHIO SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
263	PEERLESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5,100	N/A
264	PROGRESSIVE HOME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$13,451	N/A
265	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A
266	ROYAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$15,056	N/A
267	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$0	\$0	-\$4,540	N/A
268	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$331,899	-\$302,427	N/A
269	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$32,186	N/A
270	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$25	\$0	-\$26	-104.00%
271	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$0	\$0	-\$674	-\$674	N/A
272	TRANSPORT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
273	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$312	-\$11,062	N/A
274	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.00%	\$0	\$0	-\$15,347	\$78,389	N/A
275	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$0	\$0	-\$1,483	N/A
276	VALIANT INS CO	0.00%	\$0	\$32	\$0	\$1,941	6065.63%
277	TIG INSURANCE COMPANY	0.00%	-\$1	\$8,610	\$12,649	\$10,672	123.95%
278	ARGONAUT INSURANCE COMPANY	0.00%	-\$3	\$4	-\$99	\$9	225.00%
279	AMERICAN CASUALTY CO OF READING PA	0.00%	-\$5	\$0	\$0	-\$4,295	N/A
280	ATLANTA CASUALTY COMPANY	0.00%	-\$23	-\$11	\$44,169	\$34,168	-310618.18%
281	MARYLAND CASUALTY COMPANY	0.00%	-\$35	\$9,644	\$781	\$422	4.38%
282	ALLIANCE INSURANCE COMPANY INC	0.00%	-\$104	-\$70	\$0	\$0	0.00%
283	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	-\$143	-\$140	-\$17	-\$203	145.00%
284	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	-\$174	-\$174	\$2,172,635	\$101,275	-58204.02%
285	REGENT INSURANCE COMPANY	0.00%	-\$460	\$3,365	\$54,843	\$128,647	3823.09%
286	BEAZLEY INSURANCE COMPANY INC	0.00%	-\$619	-\$242	\$389,403	-\$65,914	27237.19%
287	GRANITE STATE INSURANCE COMPANY	0.00%	-\$819	-\$501	\$0	\$0	0.00%
288	AIG CENTENNIAL INSURANCE COMPANY	0.00%	-\$828	\$35,319	\$45,417	-\$9,325	-26.40%
289	AMERICAN LIVE STOCK INSURANCE CO	0.00%	-\$1,343	\$13,621	\$213,376	-\$32,790	-240.73%
290	AIG PREMIER INSURANCE COMPANY	0.00%	-\$1,411	\$78,376	\$250,325	\$1,650	2.11%
291	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.00%	-\$4,478	\$404,412	\$255,036	-\$11,238	-2.78%
292	GLENS FALLS INSURANCE COMPANY THE	0.00%	-\$8,731	\$774,132	\$1,702,269	-\$666,677	-86.12%
293	FEDERATED MUTUAL INSURANCE COMPANY	0.00%	-\$9,630	\$125,319	\$125,325	\$271,251	216.45%
294	ONEBEACON INSURANCE COMPANY	0.00%	-\$30,264	-\$29,787	\$110,206	-\$82,503	276.98%
295	GENERAL CASUALTY CO OF WISCONSIN	0.00%	-\$34,242	\$293,549	\$1,033,291	\$214,183	72.96%
TOTAL		100.00%	\$719,748,706	\$719,174,030	\$438,738,616	\$475,112,521	66.06%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Auto Liability Bodily Injury)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	21.98%	\$125,686,750	\$125,440,190	\$75,330,455	\$74,866,252	59.68%
2	AMERICAN FAMILY MUTUAL INS CO	15.19%	\$86,889,130	\$86,008,231	\$56,543,269	\$57,829,549	67.24%
3	SAFECO INSURANCE COMPANY OF ILLINOIS	4.71%	\$26,949,816	\$27,067,241	\$15,906,238	\$16,231,521	59.97%
4	AMERICAN STANDARD INS CO OF WISCONSIN	4.46%	\$25,489,819	\$26,160,040	\$14,544,166	\$14,833,277	56.70%
5	SHELTER MUTUAL INSURANCE CO	4.39%	\$25,080,933	\$25,287,518	\$17,097,281	\$15,119,363	59.79%
6	FARMERS INSURANCE COMPANY INC	3.56%	\$20,374,636	\$20,352,582	\$14,107,097	\$13,730,981	67.47%
7	ALLSTATE PROPERTY & CASUALTY INS CO	2.72%	\$15,528,454	\$15,371,604	\$9,129,523	\$9,000,634	58.55%
8	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.67%	\$15,243,665	\$15,602,254	\$13,684,739	\$13,690,162	87.74%
9	PROGRESSIVE PREFERRED INSURANCE COMPANY	2.51%	\$14,364,356	\$13,816,835	\$8,050,591	\$8,654,981	62.64%
10	STATE FARM FIRE AND CASUALTY COMPANY	2.02%	\$11,579,546	\$11,600,520	\$6,411,402	\$6,101,422	52.60%
11	ALLSTATE INSURANCE COMPANY	1.97%	\$11,242,224	\$11,588,752	\$6,549,738	\$6,271,192	54.11%
12	PROGRESSIVE NORTHWESTERN INS CO	1.86%	\$10,650,284	\$12,139,399	\$6,473,892	\$6,051,482	49.85%
13	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.58%	\$9,063,801	\$9,294,565	\$7,300,723	\$7,474,623	80.42%
14	PROGRESSIVE MAX INSURANCE COMPANY	1.58%	\$9,018,134	\$8,490,883	\$5,647,027	\$5,904,286	69.54%
15	MID CENTURY INSURANCE COMPANY	1.56%	\$8,913,311	\$9,010,793	\$6,726,802	\$6,721,150	74.59%
16	AMERICAN INTERNATIONAL SOUTH INS CO	1.54%	\$8,823,895	\$8,713,010	\$5,839,229	\$4,758,563	54.61%
17	GEICO GENERAL INS CO	1.37%	\$7,809,899	\$7,736,139	\$4,829,378	\$4,897,905	63.31%
18	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.23%	\$7,023,531	\$6,968,576	\$4,228,018	\$4,384,464	62.92%
19	LIBERTY MUTUAL FIRE INSURANCE CO	0.91%	\$5,220,878	\$5,244,754	\$2,863,017	\$3,220,895	61.41%
20	USAA CASUALTY INSURANCE COMPANY	0.77%	\$4,390,130	\$4,335,860	\$2,848,769	\$2,897,287	66.82%
21	GEICO INDEMNITY COMPANY	0.75%	\$4,278,830	\$4,234,596	\$2,196,511	\$2,291,183	54.11%
22	CAMERON MUTUAL INSURANCE COMPANY	0.73%	\$4,159,825	\$4,220,616	\$2,567,777	\$2,670,572	63.27%
23	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.71%	\$4,051,421	\$3,917,783	\$2,356,540	\$2,277,989	58.14%
24	HARTFORD UNDERWRITERS INSURANCE CO	0.68%	\$3,880,543	\$4,103,838	\$2,277,543	\$2,030,513	49.48%
25	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.68%	\$3,868,856	\$4,300,720	\$2,882,356	\$2,717,476	63.19%
26	GOVERNMENT EMPLOYEES INSURANCE CO	0.63%	\$3,601,478	\$3,650,291	\$2,502,643	\$2,487,511	68.15%
27	AMCO INSURANCE COMPANY	0.60%	\$3,441,480	\$3,607,603	\$2,300,074	\$2,119,426	58.75%
28	DAIRYLAND INSURANCE COMPANY	0.58%	\$3,324,387	\$3,436,550	\$2,335,495	\$2,014,740	58.63%
29	CORNERSTONE NATIONAL INSURANCE COMPANY	0.56%	\$3,208,939	\$3,304,038	\$2,745,787	\$2,101,361	63.60%
30	DEPOSITORS INSURANCE COMPANY	0.55%	\$3,171,444	\$2,648,753	\$1,578,574	\$1,630,859	61.57%
31	VIKING INSURANCE COMPANY OF WISCONSIN	0.55%	\$3,164,315	\$2,892,484	\$1,982,152	\$2,105,167	72.78%
32	PROGRESSIVE DIRECT INSURANCE COMPANY	0.54%	\$3,061,862	\$3,370,054	\$2,569,044	\$2,306,383	68.44%
33	AUTO CLUB FAMILY INSURANCE COMPANY	0.53%	\$3,059,423	\$3,235,827	\$1,732,272	\$1,662,116	51.37%
34	PROPERTY & CASUALTY INS CO OF HARTFORD	0.51%	\$2,891,678	\$2,761,335	\$1,763,458	\$2,013,408	72.91%
35	ALLSTATE INDEMNITY COMPANY	0.49%	\$2,778,197	\$2,827,508	\$1,805,666	\$1,775,229	62.78%
36	TICO INSURANCE COMPANY	0.46%	\$2,637,126	\$2,174,876	\$1,338,408	\$1,556,740	71.58%
37	COLUMBIA MUTUAL INSURANCE CO	0.42%	\$2,396,140	\$2,330,164	\$1,292,640	\$1,330,350	57.09%
38	MIDWESTERN INDEMNITY COMPANY THE	0.36%	\$2,052,010	\$1,983,039	\$1,355,842	\$1,139,410	57.46%
39	INSURANCE CO OF THE STATE OF PA	0.35%	\$2,017,901	\$2,145,408	\$1,263,632	\$869,249	40.52%
40	GEICO CASUALTY COMPANY	0.30%	\$1,714,597	\$1,799,495	\$1,043,049	\$1,014,898	56.40%
41	ALLIED PROPERTY & CASUALTY INS CO	0.30%	\$1,701,079	\$2,090,438	\$1,390,989	\$1,328,108	63.53%
42	FINANCIAL INDEMNITY COMPANY	0.29%	\$1,650,389	\$925,251	\$408,068	\$638,620	69.02%
43	TRADERS INSURANCE COMPANY	0.28%	\$1,599,666	\$1,723,627	\$1,149,639	\$1,144,233	66.39%
44	GATEWAY INSURANCE COMPANY	0.27%	\$1,571,358	\$1,506,144	\$1,131,084	\$1,129,693	75.01%
45	SHELTER GENERAL INS CO	0.26%	\$1,473,860	\$1,523,901	\$1,031,203	\$4,830,632	316.99%
46	ESURANCE INSURANCE COMPANY	0.25%	\$1,434,405	\$1,165,681	\$865,812	\$1,041,662	89.36%
47	COUNTRY MUTUAL INSURANCE COMPANY	0.24%	\$1,363,390	\$1,371,871	\$895,102	\$824,925	60.13%
48	AUTO OWNERS INSURANCE COMPANY	0.24%	\$1,359,427	\$1,371,521	\$946,254	\$961,618	70.11%
49	AFFIRMATIVE INSURANCE COMPANY	0.21%	\$1,211,579	\$1,354,752	\$873,623	\$877,949	64.81%
50	AIG NATIONAL INSURANCE COMPANY INC	0.21%	\$1,199,077	\$523,077	\$194,708	\$989,772	189.22%
51	PROGRESSIVE CASUALTY INSURANCE CO	0.21%	\$1,189,982	\$1,304,452	\$715,653	\$654,146	50.15%
52	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.21%	\$1,183,027	\$1,332,098	\$850,334	\$806,106	60.51%
53	MENDOTA INSURANCE COMPANY	0.21%	\$1,173,363	\$1,313,642	\$869,994	\$592,675	45.12%
54	PROGRESSIVE SPECIALTY INS CO	0.20%	\$1,168,770	\$1,314,957	\$743,983	\$706,634	53.74%
55	COUNTRY PREFERRED INSURANCE COMPANY	0.20%	\$1,142,063	\$1,107,303	\$599,802	\$569,206	51.40%
56	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.19%	\$1,099,281	\$1,037,773	\$646,484	\$918,940	88.55%
57	STATE AUTO PROPERTY & CASUALTY INS CO	0.19%	\$1,095,244	\$1,122,693	\$721,665	\$703,593	62.67%
58	GRINNELL MUTUAL REINSURANCE COMPANY	0.19%	\$1,063,424	\$1,113,870	\$761,517	\$671,411	60.28%
59	AMERICAN HOME ASSURANCE COMPANY	0.18%	\$1,048,496	\$1,107,768	\$539,419	\$347,361	31.36%
60	METROPOLITAN GROUP PROP & CAS INS CO	0.18%	\$1,033,099	\$1,068,462	\$845,844	\$850,860	79.63%
61	ILLINOIS NATIONAL INSURANCE COMPANY	0.17%	\$985,381	\$1,497,690	\$1,456,791	\$1,071,044	71.51%
62	ENCOMPASS INDEMNITY COMPANY	0.16%	\$915,151	\$668,917	\$312,161	\$431,689	64.54%
63	YOUNG AMERICA INSURANCE COMPANY	0.15%	\$876,099	\$847,260	\$444,043	\$466,196	55.02%
64	METROPOLITAN PROPERTY & CASUALTY INS CO	0.15%	\$867,259	\$852,860	\$413,336	\$441,372	51.75%
65	CONSUMERS INSURANCE USA INC	0.15%	\$841,595	\$689,640	\$416,646	\$844,337	122.43%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	NEW SOUTH INSURANCE COMPANY	0.14%	\$794,605	\$632,607	\$432,323	\$114,655	18.12%
67	ALFA VISION INSURANCE CORPORATION	0.14%	\$782,262	\$359,064	\$193,699	\$251,292	69.99%
68	HAULERS INSURANCE COMPANY INC	0.13%	\$766,104	\$737,860	\$573,143	\$322,128	43.66%
69	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.13%	\$760,576	\$526,355	\$316,625	\$401,594	76.30%
70	CHARTER INDEMNITY COMPANY	0.13%	\$743,925	\$990,534	\$709,913	\$493,595	49.83%
71	NATIONAL GENERAL INS CO	0.13%	\$737,779	\$740,970	\$496,505	\$84,528	11.41%
72	AIU INSURANCE COMPANY	0.13%	\$725,888	\$805,631	\$459,119	\$332,539	41.28%
73	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.12%	\$674,226	\$685,071	\$425,598	\$315,487	46.05%
74	OMNI INSURANCE COMPANY	0.11%	\$643,270	\$932,019	\$817,549	\$622,951	66.84%
75	TRAVELERS HOME AND MARINE INS CO THE	0.11%	\$631,489	\$129,018	\$53,182	\$103,246	80.02%
76	OWNERS INSURANCE COMPANY	0.11%	\$618,137	\$581,902	\$328,776	\$347,995	59.80%
77	SECURA SUPREME INSURANCE COMPANY	0.11%	\$601,897	\$559,807	\$404,776	\$400,071	71.47%
78	HARTFORD INSURANCE CO OF MIDWEST THE	0.10%	\$591,254	\$537,083	\$322,003	\$504,280	93.89%
79	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.10%	\$576,847	\$625,939	\$469,290	\$510,270	81.52%
80	NATIONWIDE AFFINITY INS CO OF AMERICA	0.10%	\$575,765	\$237,084	\$144,337	\$223,180	94.14%
81	GUIDEONE ELITE INSURANCE COMPANY	0.10%	\$572,422	\$590,262	\$359,032	\$360,013	60.99%
82	SENTRY INSURANCE A MUTUAL COMPANY	0.10%	\$563,586	\$575,575	\$236,364	\$240,411	41.77%
83	WESTERN AGRICULTURAL INSURANCE COMPANY	0.10%	\$550,847	\$796,227	\$712,185	\$556,619	69.91%
84	NATIONAL INSURANCE ASSOCIATION	0.09%	\$535,600	\$613,527	\$561,143	\$1,542	0.25%
85	WORKMENS AUTO INSURANCE COMPANY	0.09%	\$525,174	\$493,663	\$306,727	\$337,852	68.44%
86	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.09%	\$523,944	\$542,450	\$382,139	\$372,360	68.64%
87	MILLERS FIRST INSURANCE COMANY	0.09%	\$516,858	\$527,470	\$469,885	\$494,026	93.66%
88	MILLERS CLASSIFIED INSURANCE COMPANY	0.09%	\$507,083	\$514,904	\$393,750	\$407,084	79.06%
89	TRINITY UNIVERSAL INSURANCE COMPANY	0.09%	\$498,754	\$544,487	\$688,388	\$933,876	171.51%
90	HARTFORD FIRE INSURANCE COMPANY	0.09%	\$486,520	\$626,678	\$333,584	\$116,876	18.65%
91	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS	0.08%	\$477,735	\$512,771	\$356,135	\$300,390	58.58%
92	FIDELITY NATIONAL INSURANCE COMPANY	0.08%	\$475,933	\$512,457	\$327,385	\$324,286	63.28%
93	GUIDEONE AMERICA INSURANCE COMPANY	0.08%	\$470,308	\$455,401	\$253,923	\$253,890	55.75%
94	AMERICAN INTERNATIONAL INS CO	0.07%	\$417,486	\$440,199	\$389,280	\$381,782	86.73%
95	SAGAMORE INSURANCE COMPANY	0.07%	\$414,493	\$566,837	\$346,009	\$285,324	50.34%
96	CINCINNATI INS CO THE	0.07%	\$396,359	\$449,563	\$461,798	\$455,544	101.33%
97	AMEX ASSURANCE COMPANY	0.06%	\$368,349	\$363,532	\$349,368	\$369,680	101.69%
98	TRAVCO INSURANCE COMPANY	0.06%	\$361,842	\$387,474	\$280,216	\$312,235	80.58%
99	GUIDEONE MUTUAL INSURANCE COMPANY	0.06%	\$360,867	\$390,792	\$248,793	\$262,145	67.08%
100	USAA GENERAL INDEMNITY COMPANY	0.06%	\$355,414	\$383,145	\$293,598	\$286,943	74.89%
101	TRUMBULL INSURANCE COMPANY	0.06%	\$354,377	\$391,686	\$232,422	\$270,992	69.19%
102	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.06%	\$324,562	\$252,593	\$154,556	\$167,233	66.21%
103	NATIONAL GENERAL ASSURANCE COMPANY	0.06%	\$317,068	\$354,078	\$227,402	\$16,248	4.59%
104	AMERICAN NATIONAL GENERAL INS CO	0.05%	\$312,281	\$333,071	\$201,993	\$185,566	55.71%
105	ACUITY A MUTUAL INSURANCE COMPANY	0.05%	\$290,148	\$221,388	\$182,308	\$248,586	112.29%
106	WEST AMERICAN INSURANCE COMPANY	0.05%	\$287,740	\$307,942	\$196,033	\$186,872	60.68%
107	GREAT NORTHERN INSURANCE COMPANY	0.05%	\$283,336	\$297,779	\$108,119	\$121,647	40.85%
108	ECONOMY PREMIER ASSURANCE COMPANY	0.05%	\$275,117	\$303,326	\$156,223	\$179,047	59.03%
109	CAMERON NATIONAL INSURANCE COMPANY	0.05%	\$266,652	\$236,002	\$136,551	\$133,800	56.69%
110	TEACHERS INSURANCE COMPANY	0.05%	\$259,035	\$268,000	\$144,315	\$119,129	44.45%
111	DIRECT GENERAL INSURANCE COMPANY	0.05%	\$259,004	\$94,956	\$30,760	\$72,756	76.62%
112	FARMERS ALLIANCE MUTUAL INS CO	0.05%	\$258,514	\$272,987	\$153,300	\$131,316	48.10%
113	AMICA MUTUAL INSURANCE COMPANY	0.04%	\$256,383	\$246,095	\$182,586	\$224,386	91.18%
114	PHOENIX INSURANCE COMPANY THE	0.04%	\$253,759	\$283,415	\$165,068	\$168,712	59.53%
115	VIGILANT INSURANCE COMPANY	0.04%	\$242,782	\$262,825	\$141,107	\$143,236	54.50%
116	LEADER INSURANCE COMPANY	0.04%	\$236,041	\$274,759	\$204,335	\$189,071	68.81%
117	DEERBROOK INSURANCE COMPANY	0.04%	\$235,857	\$278,476	\$234,645	\$129,841	46.63%
118	LIBERTY INSURANCE CORPORATION	0.04%	\$215,928	\$237,299	\$134,461	\$1,046,257	440.90%
119	STATE AUTO NATIONAL INSURANCE COMPANY	0.04%	\$215,870	\$264,871	\$184,321	\$136,445	51.51%
120	COUNTRY CASUALTY INS CO	0.04%	\$215,865	\$215,193	\$63,980	\$46,965	21.82%
121	MIC GENERAL INSURANCE CORPORATION	0.04%	\$208,848	\$235,483	\$152,950	\$20,631	8.76%
122	GRINNELL SELECT INSURANCE COMPANY	0.04%	\$203,353	\$211,881	\$157,785	\$133,046	62.79%
123	TRAVELERS PROPERTY CASUALTY INS CO	0.03%	\$192,644	\$215,677	\$120,840	\$133,517	61.91%
124	FEDERAL INSURANCE COMPANY	0.03%	\$190,440	\$199,618	\$111,664	\$149,615	74.95%
125	SECURITY NATIONAL INSURANCE COMPANY	0.03%	\$188,642	\$219,319	\$184,903	\$197,148	89.89%
126	ELECTRIC INSURANCE COMPANY	0.03%	\$184,292	\$192,205	\$121,083	\$129,333	67.29%
127	NATIONWIDE MUTUAL INSURANCE COMPANY	0.03%	\$166,582	\$287,115	\$226,154	\$201,114	70.05%
128	AUTOMOBILE INS CO OF HARTFORD CT	0.03%	\$163,236	\$176,947	\$152,266	\$163,964	92.66%
129	FOREMOST INSURANCE CO	0.03%	\$156,270	\$150,924	\$40,068	\$88,153	58.41%
130	METROPOLITAN GENERAL INS CO	0.03%	\$154,141	\$177,388	\$170,598	\$116,422	65.63%



**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.02%	\$141,060	\$57,450	\$20,833	\$42,436	73.87%
132	HARTFORD ACCIDENT & INDEMNITY CO	0.02%	\$135,039	\$142,045	\$65,892	\$67,812	47.74%
133	FIREMANS FUND INSURANCE COMPANY	0.02%	\$133,644	\$158,740	\$550,888	\$1,534,270	966.53%
134	PACIFIC INDEMNITY COMPANY	0.02%	\$126,884	\$131,656	\$72,768	\$58,908	44.74%
135	HORACE MANN PROPERTY & CASUALTY INS CO	0.02%	\$121,746	\$114,102	\$19,416	\$26,179	22.94%
136	SECURA INSURANCE A MUTUAL COMPANY	0.02%	\$118,911	\$135,185	\$75,570	\$78,046	57.73%
137	FIRST LIBERTY INSURANCE CORP THE	0.02%	\$113,577	\$88,124	\$58,037	\$95,379	108.23%
138	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.02%	\$104,313	\$119,899	\$80,732	\$86,099	71.81%
139	INSUREMAX INSURANCE COMPANY	0.02%	\$103,826	\$16,823	\$7,645	\$31,664	188.22%
140	AMERICAN SERVICE INSURANCE COMPANY	0.02%	\$98,304	\$150,889	\$186,820	\$158,576	105.09%
141	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$90,613	\$92,012	\$61,680	\$61,411	66.74%
142	INTEGON INDEMNITY CORP	0.02%	\$89,418	\$105,630	\$122,554	\$13,545	12.82%
143	TWIN CITY FIRE INS CO	0.02%	\$87,315	\$9,152	\$7,050	\$9,490	103.69%
144	METROPOLITAN CASUALTY INS CO	0.01%	\$85,356	\$92,270	\$36,615	\$98,134	106.36%
145	UNITED FIRE AND CASUALTY COMPANY	0.01%	\$83,768	\$90,208	\$41,019	\$46,360	51.39%
146	MIDDLESEX INSURANCE COMPANY	0.01%	\$79,919	\$62,684	\$20,201	\$40,443	64.52%
147	AMERICAN FIRE & CASUALTY COMPANY	0.01%	\$72,805	\$80,786	\$96,371	\$84,161	104.18%
148	NORTHBROOK INDEMNITY CO	0.01%	\$68,162	\$81,317	\$69,719	\$29,067	35.75%
149	INTEGON NATIONAL INSURANCE COMPANY	0.01%	\$64,632	\$76,617	\$53,120	\$729	0.95%
150	INTEGON GENERAL INSURANCE CORPORATION	0.01%	\$59,885	\$71,266	\$72,158	\$0	0.00%
151	KEMPER INDEPENDENCE INSURANCE COMPANY	0.01%	\$57,074	\$62,603	\$143,793	\$193,887	309.71%
152	VICTORIA AUTOMOBILE INSURANCE CO	0.01%	\$54,967	-\$12,520	\$16,616	\$29,165	-232.95%
153	STANDARD FIRE INSURANCE COMPANY	0.01%	\$50,720	\$57,472	\$34,353	\$27,080	47.12%
154	LINCOLN GENERAL INSURANCE CO	0.01%	\$50,190	\$80,300	\$82,716	\$18,350	22.85%
155	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.01%	\$49,872	\$87,608	\$71,686	\$63,245	72.19%
156	MERASTAR INSURANCE COMPANY	0.01%	\$46,948	\$49,135	\$37,592	\$37,143	75.59%
157	HORACE MANN INSURANCE COMPANY	0.01%	\$45,986	\$47,326	\$19,416	\$26,179	55.32%
158	BRISTOL WEST INSURANCE COMPANY	0.01%	\$42,846	\$61,001	\$90,844	\$81,393	133.43%
159	NATIONWIDE PROPERTY & CASUALTY INS CO	0.01%	\$42,080	\$80,190	\$65,464	\$55,530	69.25%
160	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$42,047	\$45,107	\$23,872	\$26,667	59.12%
161	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$40,769	\$44,049	\$26,345	\$23,932	54.33%
162	WINDSOR INSURANCE COMPANY	0.01%	\$38,558	\$103,806	\$185,234	\$132,364	127.51%
163	RESPONSE WORLDWIDE INSURANCE COMPANY	0.01%	\$36,824	\$36,963	\$10,791	\$9,506	25.72%
164	RESPONSE INSURANCE COMPANY	0.01%	\$32,726	\$17,546	\$22,485	\$23,717	135.17%
165	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$29,833	\$29,667	\$12,503	\$16,247	54.76%
166	GMAC INSURANCE COMPANY ONLINE INC	0.00%	\$28,218	\$42,335	\$31,707	\$2,145	5.07%
167	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$26,755	\$30,607	\$27,402	\$28,060	91.68%
168	HARTFORD CASUALTY INS CO	0.00%	\$26,455	\$31,574	\$20,252	\$22,855	72.39%
169	EMCASCO INSURANCE COMPANY	0.00%	\$26,279	\$27,544	\$23,753	\$26,453	96.04%
170	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.00%	\$22,434	\$21,762	\$2,550	\$1,149	5.28%
171	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$14,486	\$14,261	\$11,829	\$12,341	86.54%
172	AMERICAN MODERN HOME INSURANCE CO	0.00%	\$12,882	\$16,676	\$20,306	\$405	2.43%
173	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$11,868	\$10,473	\$741	\$12,157	116.08%
174	SAFECO INSURANCE CO OF AMERICA	0.00%	\$10,601	\$11,204	\$27,335	\$27,509	245.53%
175	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$8,118	\$7,320	\$1,280	\$1,280	17.49%
176	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$7,152	\$7,920	\$4,501	\$7,085	89.46%
177	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$6,552	\$6,191	\$1,734	\$1,610	26.01%
178	HANOVER INSURANCE COMPANY THE	0.00%	\$6,124	\$8,117	\$13,935	\$13,944	171.79%
179	MASSACHUSETTS BAY INS CO	0.00%	\$6,070	\$8,084	\$6,831	\$6,831	84.50%
180	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$6,053	\$7,640	\$6,985	\$6,985	91.43%
181	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$4,824	\$3,992	\$0	\$187	4.68%
182	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$4,758	\$5,241	\$5,338	\$8,368	159.66%
183	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	\$3,819	\$10,497	\$13,910	\$11,980	114.13%
184	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$3,646	-\$4,958	\$0	\$2,219	-44.76%
185	WARNER INSURANCE COMPANY	0.00%	\$2,193	\$3,377	\$10,417	\$6,036	178.74%
186	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$1,942	\$1,834	\$0	\$198	10.80%
187	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$1,188	\$1,344	\$0	\$0	0.00%
188	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$1,015	\$1,172	\$3,321	\$49,666	4237.71%
189	GRANITE STATE INSURANCE COMPANY	0.00%	\$737	-\$23	\$0	\$0	0.00%
190	FIDELITY AND CASUALTY COMPANY OF NEW YORK THE	0.00%	\$693	\$0	\$0	\$0	#DIV/0!
191	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$428	\$522	\$0	\$0	0.00%
192	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$345	\$523	\$0	\$0	0.00%
193	CENTENNIAL INSURANCE COMPANY	0.00%	\$190	\$429	\$64,076	\$63,778	14866.67%
194	MOTORS INSURANCE CORPORATION	0.00%	\$92	-\$10	\$0	\$0	0.00%
195	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$58	\$145	\$0	\$0	0.00%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

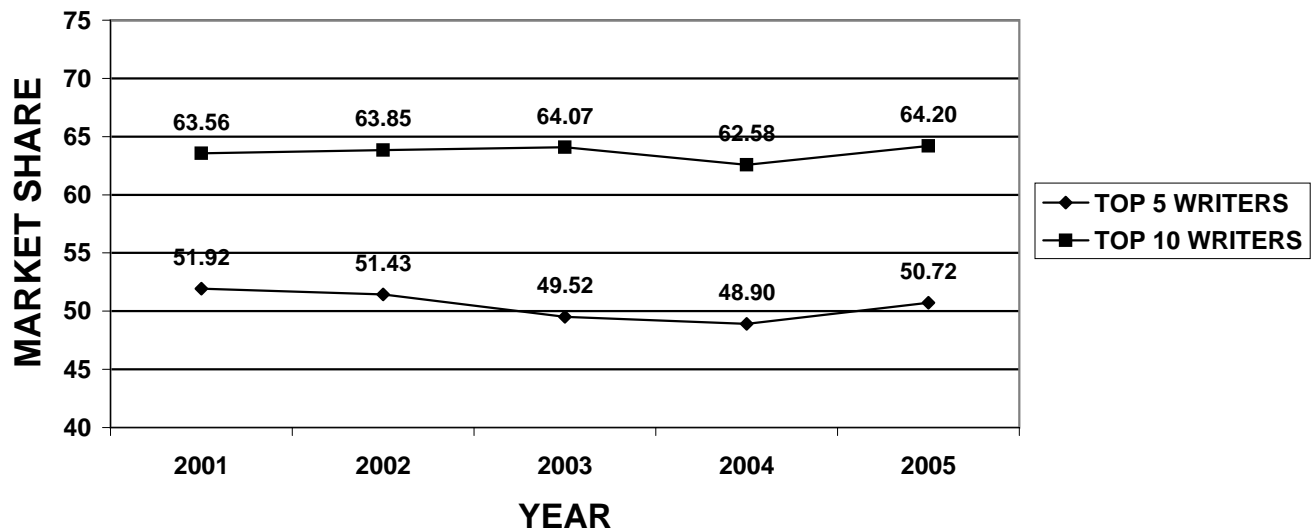
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	INFINITY INSURANCE COMPANY	0.00%	\$26	\$1	\$0	-\$52	-5200.00%
197	FIDELITY AND DEPOSIT CO MARYLAND	0.00%	\$3	\$4	\$2	\$2	50.00%
198	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$2	\$3	\$1	\$0	0.00%
199	BITUMINOUS CASUALTY CORPORATION	0.00%	\$1	\$1	\$0	\$0	0.00%
200	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$1,357	-\$35,102	N/A
201	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$363	N/A
202	AMERICAN PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,338	-\$8,398	N/A
203	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$19,438	N/A
204	AMERICAN STATES PREFERRED INS CO	0.00%	\$0	\$0	\$4,776	-\$23,095	N/A
205	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,500	N/A
206	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	-\$55,378	N/A
207	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$7	\$0	\$0	0.00%
208	ATLANTA SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$602	N/A
209	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$151,923	\$131,426	N/A
210	BIRMINGHAM FIRE INS CO OF PA	0.00%	\$0	\$0	\$0	\$0	N/A
211	CALIFORNIA CASUALTY INSURANCE CO	0.00%	\$0	\$0	-\$80	\$56	N/A
212	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$0	\$247	N/A
213	CUMIS INSURANCE SOCIETY INC	0.00%	\$0	\$4	\$4	\$1	25.00%
214	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,647	N/A
215	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$10,296	\$10,277	N/A
216	FEDERATED MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$62,831	\$26,337	N/A
217	FEDERATED SERVICE INSURANCE COMPANY	0.00%	\$0	\$0	\$47,280	\$55,877	N/A
218	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$51,186	\$16,298	N/A
219	FIREMANS FUND INS CO OF MISSOURI	0.00%	\$0	\$0	\$396	-\$10,148	N/A
220	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$0	\$2,462	\$2,463	N/A
221	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$2	N/A
222	FOUNDERS INSURANCE COMPANY	0.00%	\$0	\$0	\$9,550	-\$12,226	N/A
223	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$0	\$0	\$0	-\$891	N/A
224	GENERAL INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$9,669	N/A
225	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$551	\$0	-\$122	-22.14%
226	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A
227	GREAT AMERICAN CONTEMPORARY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$21	N/A
228	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$0	\$27	N/A
229	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$112	N/A
230	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$32	N/A
231	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,913	N/A
232	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$184,209	\$50,737	N/A
233	LM GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$557	N/A
234	LM PERSONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,513	N/A
235	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$174	\$1,368	-\$172,665	-99232.76%
236	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$0	\$22	\$0	-\$21	-95.45%
237	MERIDIAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$1,700	\$1,700	N/A
238	NATIONAL ALLIANCE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1,564	N/A
239	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	\$97	N/A
240	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,872	N/A
241	NAU COUNTRY INSURANCE COMPANY	0.00%	\$0	\$0	-\$841	-\$841	N/A
242	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	-\$1	\$0	-\$911	91100.00%
243	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$223	N/A
244	OHIO SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4	N/A
245	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$39,808	\$13,301	N/A
246	PROGRESSIVE HOME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,066	N/A
247	ROYAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$128	N/A
248	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$0	\$0	\$49	N/A
249	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$20	\$0	-\$6	-30.00%
250	STONINGTON INSURANCE COMPANY	0.00%	\$0	\$0	\$53,406	-\$3,350	N/A
251	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.00%	\$0	\$0	\$0	\$275	N/A
252	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,500	N/A
253	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$348	N/A
254	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$0	\$0	-\$382	N/A
255	VALIANT INS CO	0.00%	\$0	\$14	\$0	\$0	0.00%
256	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,515	N/A
257	TIG INSURANCE COMPANY	0.00%	-\$1	-\$1	\$0	\$31	-3100.00%
258	ARGONAUT INSURANCE COMPANY	0.00%	-\$2	\$3	-\$88	\$0	0.00%
259	AMERICAN CASUALTY CO OF READING PA	0.00%	-\$3	-\$6	\$0	\$0	0.00%
260	ATLANTA CASUALTY COMPANY	0.00%	-\$19	-\$7	\$1,876	-\$2,569	36700.00%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

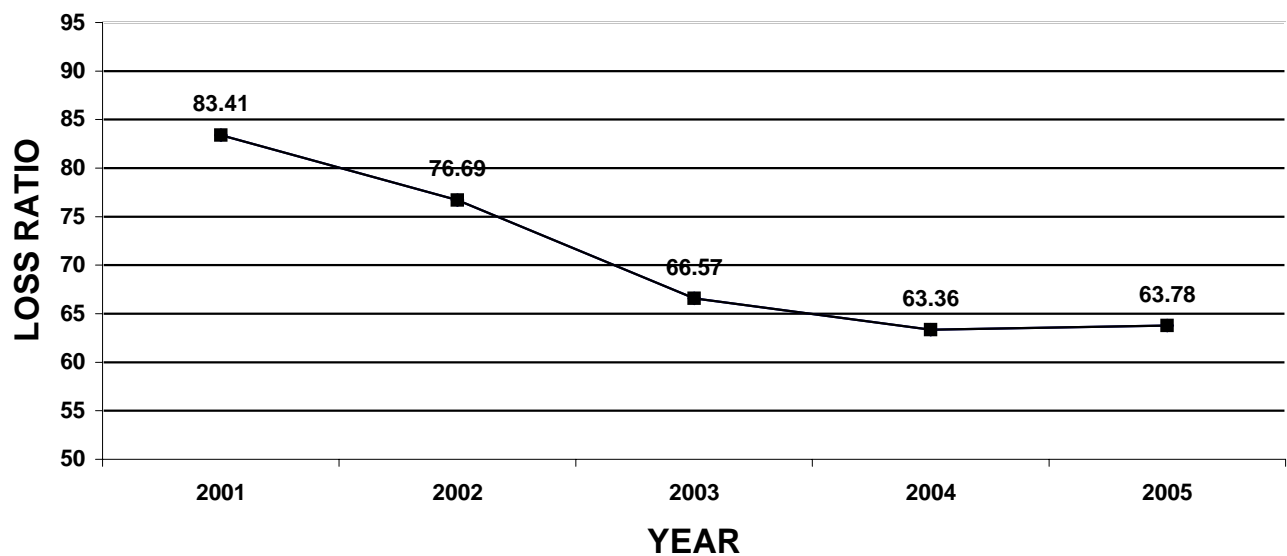
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
261	MARYLAND CASUALTY COMPANY	0.00%	-\$26	-\$15	-\$10	-\$10	66.67%
262	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	-\$93	-\$92	-\$53	-\$59	64.13%
263	HERITAGE CASUALTY INSURANCE COMPANY	0.00%	-\$143	\$9,689	\$183,501	-\$29,600	-305.50%
264	AIG CENTENNIAL INSURANCE COMPANY	0.00%	-\$414	\$17,659	\$22,709	-\$4,663	-26.41%
265	REGENT INSURANCE COMPANY	0.00%	-\$445	\$2,811	\$32,355	\$31,573	1123.19%
266	AIG PREMIER INSURANCE COMPANY	0.00%	-\$706	\$39,188	\$125,162	\$825	2.11%
267	AMERICAN LIVE STOCK INSURANCE CO	0.00%	-\$899	\$9,080	\$43,662	-\$49,687	-547.21%
268	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.00%	-\$2,714	\$0	\$0	\$0	N/A
269	CLARENDON NATIONAL INS CO	0.00%	-\$3,716	-\$3,716	-\$305	\$286	-7.70%
270	GLENS FALLS INSURANCE COMPANY THE	0.00%	-\$5,468	\$0	\$0	\$0	N/A
271	ONEBEACON INSURANCE COMPANY	0.00%	-\$17,638	-\$17,174	-\$15,828	-\$15,945	92.84%
272	GENERAL CASUALTY CO OF WISCONSIN	0.00%	-\$26,429	\$222,520	\$244,745	\$125,761	56.52%
TOTAL		100.00%	\$571,950,381	\$573,165,668	\$365,913,330	\$365,566,650	63.78%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Auto Liability Property Damage)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	28.95%	\$28,665,186	\$28,666,088	\$16,552,822	\$15,793,673	55.10%
2	AMERICAN FAMILY MUTUAL INS CO	14.11%	\$13,968,734	\$13,669,581	\$9,437,583	\$9,795,579	71.66%
3	SHELTER MUTUAL INSURANCE CO	7.60%	\$7,529,652	\$7,551,314	\$4,602,297	\$4,069,876	53.90%
4	FARMERS INSURANCE COMPANY INC	4.98%	\$4,934,176	\$4,957,084	\$3,009,368	\$2,850,639	57.51%
5	SAFECO INSURANCE COMPANY OF ILLINOIS	4.16%	\$4,115,410	\$4,063,211	\$2,526,380	\$2,600,835	64.01%
6	AMERICAN STANDARD INS CO OF WISCONSIN	2.96%	\$2,930,300	\$2,942,601	\$1,861,950	\$1,387,635	47.16%
7	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.30%	\$2,279,001	\$2,369,167	\$1,469,022	\$1,544,167	65.18%
8	ALLSTATE PROPERTY & CASUALTY INS CO	2.20%	\$2,179,030	\$2,123,187	\$1,123,663	\$905,096	42.63%
9	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.05%	\$2,034,327	\$2,111,025	\$1,220,460	\$1,175,682	55.69%
10	PROGRESSIVE PREFERRED INSURANCE COMPANY	1.86%	\$1,844,179	\$1,691,856	\$953,536	\$978,045	57.81%
11	PROGRESSIVE NORTHWESTERN INS CO	1.73%	\$1,710,350	\$1,846,922	\$956,556	\$747,099	40.45%
12	PROGRESSIVE MAX INSURANCE COMPANY	1.70%	\$1,679,417	\$1,553,679	\$1,142,790	\$1,133,187	72.94%
13	ALLSTATE INSURANCE COMPANY	1.69%	\$1,671,672	\$1,725,993	\$936,212	\$671,390	38.90%
14	STATE FARM FIRE AND CASUALTY COMPANY	1.67%	\$1,652,647	\$1,668,581	\$1,292,448	\$1,213,408	72.72%
15	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.40%	\$1,385,189	\$1,380,213	\$737,320	\$892,858	64.69%
16	GEICO GENERAL INS CO	1.32%	\$1,303,615	\$1,321,083	\$955,328	\$895,699	67.80%
17	MID CENTURY INSURANCE COMPANY	1.09%	\$1,076,121	\$1,088,654	\$787,510	\$678,662	62.34%
18	HARTFORD UNDERWRITERS INSURANCE CO	0.88%	\$876,091	\$931,248	\$667,507	\$377,605	40.55%
19	USAA CASUALTY INSURANCE COMPANY	0.80%	\$791,551	\$782,807	\$735,179	\$798,510	102.01%
20	LIBERTY MUTUAL FIRE INSURANCE CO	0.78%	\$773,641	\$751,746	\$395,941	\$272,560	36.26%
21	GOVERNMENT EMPLOYEES INSURANCE CO	0.73%	\$725,354	\$744,084	\$520,363	\$455,118	61.16%
22	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.70%	\$692,773	\$677,603	\$385,992	\$377,474	55.71%
23	CAMERON MUTUAL INSURANCE COMPANY	0.68%	\$673,848	\$681,386	\$458,800	\$360,194	52.86%
24	PROPERTY & CASUALTY INS CO OF HARTFORD	0.67%	\$664,864	\$642,707	\$467,144	\$575,289	89.51%
25	CORNERSTONE NATIONAL INSURANCE COMPANY	0.63%	\$625,803	\$639,978	\$535,845	\$498,878	77.95%
26	AMERICAN INTERNATIONAL SOUTH INS CO	0.61%	\$602,874	\$564,159	\$291,485	\$192,657	34.15%
27	COLUMBIA MUTUAL INSURANCE CO	0.55%	\$548,057	\$540,134	\$255,948	\$295,708	54.75%
28	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.50%	\$498,016	\$546,265	\$342,837	\$254,143	46.52%
29	PROGRESSIVE DIRECT INSURANCE COMPANY	0.44%	\$439,516	\$483,311	\$406,894	\$321,035	66.42%
30	INSURANCE CO OF THE STATE OF PA	0.43%	\$429,597	\$467,576	\$277,835	\$44,845	9.59%
31	GEICO INDEMNITY COMPANY	0.37%	\$367,179	\$394,049	\$222,772	\$169,766	43.08%
32	DAIRYLAND INSURANCE COMPANY	0.37%	\$364,324	\$371,966	\$149,259	\$107,836	28.99%
33	AMERICAN HOME ASSURANCE COMPANY	0.24%	\$234,770	\$246,568	\$138,001	\$58,866	23.87%
34	SHELTER GENERAL INS CO	0.23%	\$225,613	\$231,830	\$122,582	\$574,230	247.69%
35	COUNTRY MUTUAL INSURANCE COMPANY	0.22%	\$222,255	\$229,039	\$218,118	\$216,832	94.67%
36	AUTO OWNERS INSURANCE COMPANY	0.22%	\$215,764	\$213,018	\$286,218	\$233,762	109.74%
37	CONSUMERS INSURANCE USA INC	0.21%	\$212,120	\$192,282	\$52,292	\$105,830	55.04%
38	TICO INSURANCE COMPANY	0.21%	\$203,800	\$162,826	\$14,065	\$22,710	13.95%
39	ESURANCE INSURANCE COMPANY	0.20%	\$195,725	\$159,673	\$98,431	\$143,745	90.02%
40	ENCOMPASS INDEMNITY COMPANY	0.19%	\$190,945	\$141,442	\$54,203	\$104,786	74.08%
41	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.19%	\$189,773	\$172,048	\$107,178	\$45,484	26.44%
42	COUNTRY PREFERRED INSURANCE COMPANY	0.19%	\$188,979	\$186,823	\$110,571	\$155,386	83.17%
43	AIU INSURANCE COMPANY	0.18%	\$180,970	\$207,441	\$95,708	\$33,570	16.18%
44	HAULERS INSURANCE COMPANY INC	0.18%	\$178,784	\$172,192	\$108,010	\$72,573	42.15%
45	STATE AUTO PROPERTY & CASUALTY INS CO	0.18%	\$178,634	\$183,110	\$103,303	\$88,026	48.07%
46	GRINNELL MUTUAL REINSURANCE COMPANY	0.18%	\$176,879	\$186,315	\$116,176	\$95,067	51.02%
47	TRAVELERS PERSONAL INSURANCE COMPANY	0.17%	\$172,030	\$161,959	\$169,840	\$159,639	98.57%
48	PROGRESSIVE SPECIALTY INS CO	0.17%	\$171,208	\$192,091	\$99,023	\$61,177	31.85%
49	AMEX ASSURANCE COMPANY	0.17%	\$167,641	\$166,218	\$50,550	\$56,722	34.13%
50	METROPOLITAN GROUP PROP & CAS INS CO	0.17%	\$167,611	\$172,311	\$136,409	\$166,579	96.67%
51	GUIDEONE ELITE INSURANCE COMPANY	0.16%	\$158,912	\$161,917	\$142,064	\$171,028	105.63%
52	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.15%	\$153,062	\$128,331	\$49,855	\$94,062	73.30%
53	NATIONAL GENERAL INS CO	0.15%	\$152,751	\$149,602	\$93,612	\$30,710	20.53%
54	PROGRESSIVE CASUALTY INSURANCE CO	0.15%	\$150,886	\$164,298	\$86,533	\$55,671	33.88%
55	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.15%	\$150,711	\$154,917	\$89,982	\$39,727	25.64%
56	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.15%	\$148,435	\$150,082	\$119,723	\$131,156	87.39%
57	ALLSTATE INDEMNITY COMPANY	0.15%	\$144,065	\$148,499	\$41,446	-\$759	-0.51%
58	MIDWESTERN INDEMNITY COMPANY THE	0.15%	\$143,941	\$166,873	\$260,082	\$218,566	130.98%
59	GUIDEONE AMERICA INSURANCE COMPANY	0.14%	\$136,584	\$130,085	\$87,076	\$54,008	41.52%
60	FIDELITY NATIONAL INSURANCE COMPANY	0.14%	\$135,923	\$145,102	\$43,158	\$54,230	37.37%
61	AUTO CLUB FAMILY INSURANCE COMPANY	0.14%	\$135,240	\$143,664	\$96,241	\$110,817	77.14%
62	FOREMOST INSURANCE CO	0.13%	\$131,599	\$127,097	\$33,743	\$74,236	58.41%
63	SENTRY INSURANCE A MUTUAL COMPANY	0.13%	\$130,613	\$134,416	\$32,042	\$14,950	11.12%
64	MILLERS FIRST INSURANCE COMANY	0.13%	\$129,951	\$133,073	\$86,020	\$42,196	31.71%
65	MILLERS CLASSIFIED INSURANCE COMPANY	0.13%	\$129,438	\$131,033	\$83,133	\$83,158	63.46%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	METROPOLITAN PROPERTY & CASUALTY INS CO	0.12%	\$118,942	\$117,226	\$56,813	\$60,171	51.33%
67	MENDOTA INSURANCE COMPANY	0.12%	\$115,677	\$123,623	\$52,081	\$29,537	23.89%
68	FIREMANS FUND INSURANCE COMPANY	0.11%	\$109,591	\$123,198	\$64,414	\$93,668	76.03%
69	AMERICAN INTERNATIONAL INS CO	0.11%	\$107,922	\$113,268	\$100,166	\$98,692	87.13%
70	SECURA SUPREME INSURANCE COMPANY	0.11%	\$107,115	\$103,740	\$32,721	\$6,587	6.35%
71	OWNERS INSURANCE COMPANY	0.10%	\$102,546	\$94,393	\$32,792	\$36,644	38.82%
72	GUIDEONE MUTUAL INSURANCE COMPANY	0.10%	\$97,263	\$104,081	\$47,314	\$42,777	41.10%
73	AIG NATIONAL INSURANCE COMPANY INC	0.10%	\$95,599	\$37,866	\$2,938	\$14,935	39.44%
74	CINCINNATI INS CO THE	0.09%	\$93,156	\$118,608	\$75,300	\$85,448	72.04%
75	ECONOMY PREMIER ASSURANCE COMPANY	0.09%	\$91,901	\$98,269	\$50,612	\$62,230	63.33%
76	NEW SOUTH INSURANCE COMPANY	0.09%	\$91,542	\$71,631	\$23,110	\$15,139	21.13%
77	AMICA MUTUAL INSURANCE COMPANY	0.09%	\$91,107	\$90,420	\$32,244	\$30,044	33.23%
78	GEICO CASUALTY COMPANY	0.09%	\$89,212	\$102,756	\$61,302	\$55,750	54.25%
79	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS C	0.07%	\$71,944	\$77,429	\$53,777	\$45,636	58.94%
80	HARTFORD INSURANCE CO OF MIDWEST THE	0.07%	\$70,219	\$63,723	\$10,167	\$18,186	28.54%
81	CAMERON NATIONAL INSURANCE COMPANY	0.07%	\$67,951	\$59,960	\$33,479	\$32,086	53.51%
82	TRAVCO INSURANCE COMPANY	0.07%	\$66,308	\$70,587	\$58,136	\$51,538	73.01%
83	WESTERN AGRICULTURAL INSURANCE COMPANY	0.07%	\$65,260	\$96,663	\$110,099	\$81,537	84.35%
84	TRAVELERS HOME AND MARINE INS CO THE	0.07%	\$64,618	\$13,073	\$0	\$7,300	55.84%
85	NATIONAL GENERAL ASSURANCE COMPANY	0.06%	\$63,424	\$69,539	\$51,294	\$4,837	6.96%
86	ACUITY A MUTUAL INSURANCE COMPANY	0.06%	\$62,170	\$46,093	\$5,078	\$15,845	34.38%
87	WEST AMERICAN INSURANCE COMPANY	0.06%	\$59,736	\$62,450	\$36,891	-\$20,222	-32.38%
88	TEACHERS INSURANCE COMPANY	0.06%	\$57,879	\$60,152	\$25,044	\$29,020	48.24%
89	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.06%	\$55,910	\$53,521	\$24,979	\$51,892	96.96%
90	NATIONAL INSURANCE ASSOCIATION	0.06%	\$54,847	\$62,827	\$28,642	\$158	0.25%
91	USAA GENERAL INDEMNITY COMPANY	0.05%	\$52,275	\$59,845	\$11,498	\$17,880	29.88%
92	MIC GENERAL INSURANCE CORPORATION	0.05%	\$51,475	\$49,289	\$50,268	\$12,608	25.58%
93	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.05%	\$51,235	\$56,292	\$14,409	-\$16,244	-28.86%
94	GRINNELL SELECT INSURANCE COMPANY	0.05%	\$45,480	\$47,206	\$34,785	\$36,355	77.01%
95	FARMERS ALLIANCE MUTUAL INS CO	0.05%	\$45,359	\$45,447	\$47,795	\$44,403	97.70%
96	HARTFORD FIRE INSURANCE COMPANY	0.04%	\$44,136	\$56,999	\$29,008	\$11,265	19.76%
97	SAGAMORE INSURANCE COMPANY	0.04%	\$44,115	\$56,474	\$14,996	\$6,429	11.38%
98	AMERICAN NATIONAL GENERAL INS CO	0.04%	\$38,059	\$42,304	\$24,750	\$19,541	46.19%
99	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.04%	\$37,507	\$30,309	\$12,461	\$9,558	31.54%
100	OMNI INSURANCE COMPANY	0.03%	\$33,729	\$42,791	\$33,421	\$20,939	48.93%
101	STATE AUTO NATIONAL INSURANCE COMPANY	0.03%	\$33,339	\$40,903	\$19,842	-\$671	-1.64%
102	FINANCIAL INDEMNITY COMPANY	0.03%	\$31,799	\$18,548	\$3,000	\$31,703	170.92%
103	PHOENIX INSURANCE COMPANY THE	0.03%	\$30,330	\$33,818	\$19,475	\$12,529	37.05%
104	TRUMBULL INSURANCE COMPANY	0.03%	\$30,279	\$32,343	\$21,850	\$37,972	117.40%
105	WORKMENS AUTO INSURANCE COMPANY	0.03%	\$27,574	\$27,934	\$8,984	\$6,712	24.03%
106	CHARTER INDEMNITY COMPANY	0.03%	\$27,265	\$35,479	\$35,647	-\$8,439	-23.79%
107	NATIONWIDE MUTUAL INSURANCE COMPANY	0.03%	\$26,982	\$46,811	\$68,125	\$58,416	124.79%
108	GATEWAY INSURANCE COMPANY	0.03%	\$25,630	\$26,976	\$12,604	\$16,854	62.48%
109	AUTOMOBILE INS CO OF HARTFORD CT	0.03%	\$24,848	\$26,886	\$28,619	\$21,004	78.12%
110	HORACE MANN PROPERTY & CASUALTY INS CO	0.02%	\$24,442	\$22,880	\$5,298	\$6,051	26.45%
111	UNITED FIRE AND CASUALTY COMPANY	0.02%	\$23,246	\$24,338	\$18,672	\$14,647	60.18%
112	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$22,710	\$21,365	\$9,716	\$7,627	35.70%
113	AMERICAN MODERN HOME INSURANCE CO	0.02%	\$22,328	\$22,091	\$1,174	\$33	0.15%
114	LIBERTY INSURANCE CORPORATION	0.02%	\$22,227	\$23,031	\$15,171	\$21,126	91.73%
115	HARTFORD ACCIDENT & INDEMNITY CO	0.02%	\$22,052	\$23,511	\$16,938	\$9,425	40.09%
116	YOUNG AMERICA INSURANCE COMPANY	0.02%	\$21,386	\$20,774	\$11,139	\$9,666	46.53%
117	TRAVELERS PROPERTY CASUALTY INS CO	0.02%	\$20,758	\$21,206	\$14,616	\$25,707	121.23%
118	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.02%	\$20,318	\$23,564	\$4,677	-\$917	-3.89%
119	COUNTRY CASUALTY INS CO	0.02%	\$20,152	\$20,280	\$3,374	\$9,002	44.39%
120	ILLINOIS NATIONAL INSURANCE COMPANY	0.02%	\$19,735	\$28,418	\$9,782	\$1,375	4.84%
121	TWIN CITY FIRE INS CO	0.02%	\$19,372	\$1,683	\$0	\$0	0.00%
122	FEDERAL INSURANCE COMPANY	0.02%	\$16,990	\$15,564	\$18,871	\$36,097	231.93%
123	ALFA VISION INSURANCE CORPORATION	0.02%	\$16,209	\$7,251	\$5,089	\$6,500	89.64%
124	LEADER INSURANCE COMPANY	0.02%	\$16,110	\$16,156	\$0	-\$2,917	-18.06%
125	FIRST LIBERTY INSURANCE CORP THE	0.02%	\$15,972	\$12,012	\$13,032	\$11,297	94.05%
126	METROPOLITAN CASUALTY INS CO	0.02%	\$15,816	\$17,206	\$6,828	\$18,231	105.96%
127	DEERBROOK INSURANCE COMPANY	0.02%	\$15,449	\$18,253	\$11,881	\$8,894	48.73%
128	ATLANTIC MUTUAL INSURANCE COMPANY	0.01%	\$14,614	\$16,809	\$25,319	-\$10,897	-64.83%
129	AFFIRMATIVE INSURANCE COMPANY	0.01%	\$14,610	\$15,450	\$8,064	\$6,966	45.09%
130	AMERICAN FIRE & CASUALTY COMPANY	0.01%	\$14,584	\$15,597	\$13,516	\$12,676	81.27%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	MIDDLESEX INSURANCE COMPANY	0.01%	\$13,465	\$11,057	\$814	\$0	0.00%
132	KEMPER INDEPENDENCE INSURANCE COMPANY	0.01%	\$13,127	\$14,399	\$0	\$0	0.00%
133	EMCASCO INSURANCE COMPANY	0.01%	\$11,870	\$12,351	\$9,491	\$8,864	71.77%
134	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$11,694	\$10,567	\$5,873	\$10,914	103.28%
135	SECURA INSURANCE A MUTUAL COMPANY	0.01%	\$11,663	\$13,970	\$4,344	\$3,509	25.12%
136	MERASTAR INSURANCE COMPANY	0.01%	\$10,830	\$11,380	\$7,775	\$12,249	107.64%
137	METROPOLITAN GENERAL INS CO	0.01%	\$10,343	\$11,339	\$10,905	\$9,492	83.71%
138	HORACE MANN INSURANCE COMPANY	0.01%	\$9,923	\$10,254	\$5,000	\$5,017	48.93%
139	CENTENNIAL INSURANCE COMPANY	0.01%	\$9,390	\$7,558	\$6,466	\$6,466	85.55%
140	RESPONSE WORLDWIDE INSURANCE COMPANY	0.01%	\$8,587	\$9,066	\$721	-\$414	-4.57%
141	FEDERATED SERVICE INSURANCE COMPANY	0.01%	\$8,125	\$6,616	\$0	\$3,371	50.95%
142	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.01%	\$7,981	\$14,276	\$5,926	\$2,826	19.80%
143	INTEGON GENERAL INSURANCE CORPORATION	0.01%	\$7,966	\$9,274	\$116	\$0	0.00%
144	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$7,743	\$7,965	\$5,730	\$5,730	71.94%
145	INTEGON INDEMNITY CORP	0.01%	\$7,530	\$9,179	\$3,286	\$2,909	31.69%
146	STANDARD FIRE INSURANCE COMPANY	0.01%	\$6,662	\$7,536	\$4,954	\$392	5.20%
147	RESPONSE INSURANCE COMPANY	0.01%	\$6,033	\$3,330	\$0	\$2,013	60.45%
148	INTEGON NATIONAL INSURANCE COMPANY	0.01%	\$6,021	\$6,909	\$5,405	\$437	6.33%
149	VICTORIA AUTOMOBILE INSURANCE CO	0.01%	\$5,654	-\$958	\$0	\$993	-103.65%
150	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$5,511	\$5,480	\$0	\$0	0.00%
151	AMERICAN BANKERS INS CO OF FLORIDA	0.01%	\$5,021	\$4,828	\$0	\$149	3.09%
152	NATIONWIDE PROPERTY & CASUALTY INS CO	0.01%	\$5,005	\$9,336	\$8,580	\$6,031	64.60%
153	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$4,944	\$5,406	\$18,465	\$7,703	142.49%
154	NORTHBROOK INDEMNITY CO	0.00%	\$4,444	\$4,902	\$2,374	\$3,156	64.38%
155	SAFECO INSURANCE CO OF AMERICA	0.00%	\$3,672	\$3,853	\$21,754	\$21,407	555.59%
156	WINDSOR INSURANCE COMPANY	0.00%	\$3,571	\$9,492	\$9,779	\$3,324	35.02%
157	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$3,393	\$3,724	\$500	\$455	12.22%
158	GMAC INSURANCE COMPANY ONLINE INC	0.00%	\$3,167	\$4,822	\$2,245	\$1,142	23.68%
159	HARTFORD CASUALTY INS CO	0.00%	\$2,655	\$3,190	-\$3,265	-\$2,374	-74.42%
160	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$1,584	\$1,428	\$6,959	\$16,957	1187.46%
161	MASSACHUSETTS BAY INS CO	0.00%	\$1,294	\$1,245	\$0	\$0	0.00%
162	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$1,240	\$1,195	\$5,000	\$0	0.00%
163	BRISTOL WEST INSURANCE COMPANY	0.00%	\$1,202	\$1,817	\$5,367	\$5,502	302.81%
164	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$1,123	\$1,237	\$0	\$0	0.00%
165	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	\$1,009	\$935	\$588	\$1,937	207.17%
166	TRADERS INSURANCE COMPANY	0.00%	\$969	\$869	\$0	\$1,405	161.68%
167	HANOVER INSURANCE COMPANY THE	0.00%	\$937	\$899	\$0	\$0	0.00%
168	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$852	\$785	\$0	\$161	20.51%
169	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$734	-\$545	\$0	\$1,198	-219.82%
170	DIRECT GENERAL INSURANCE COMPANY	0.00%	\$703	\$319	\$0	\$0	0.00%
171	WARNER INSURANCE COMPANY	0.00%	\$559	\$926	-\$1,833	-\$1,833	-197.95%
172	INSUREMAX INSURANCE COMPANY	0.00%	\$373	\$76	\$0	\$0	0.00%
173	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$282	\$301	\$0	\$0	0.00%
174	AMERICAN SERVICE INSURANCE COMPANY	0.00%	\$168	\$258	\$0	\$0	0.00%
175	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$91	\$111	\$0	\$0	0.00%
176	INFINITY INSURANCE COMPANY	0.00%	\$15	\$1	\$0	-\$25	-2500.00%
177	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$13	\$17	\$0	-\$66	-388.24%
178	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$10	\$58	\$0	\$0	0.00%
179	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$0	\$62	\$0	N/A
180	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$165	-\$1,555	N/A
181	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$252	N/A
182	AMERICAN LIVE STOCK INSURANCE CO	0.00%	\$0	\$19	\$0	\$0	0.00%
183	AMERICAN PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$32	N/A
184	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$851	\$25	N/A
185	AMERICAN STATES PREFERRED INS CO	0.00%	\$0	\$0	\$6,980	\$5,623	N/A
186	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	\$1,954	N/A
187	ATLANTA CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$73	N/A
188	ATLANTA SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$49	N/A
189	CALIFORNIA CASUALTY INSURANCE CO	0.00%	\$0	\$0	-\$20	\$14	N/A
190	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$476	\$476	N/A
191	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$1	\$0	\$0	0.00%
192	FIREMANS FUND INS CO OF MISSOURI	0.00%	\$0	\$0	-\$2,138	\$2,831	N/A
193	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$47	N/A
194	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$0	\$0	\$4,477	\$1,040	N/A
195	GENERAL INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$498	N/A

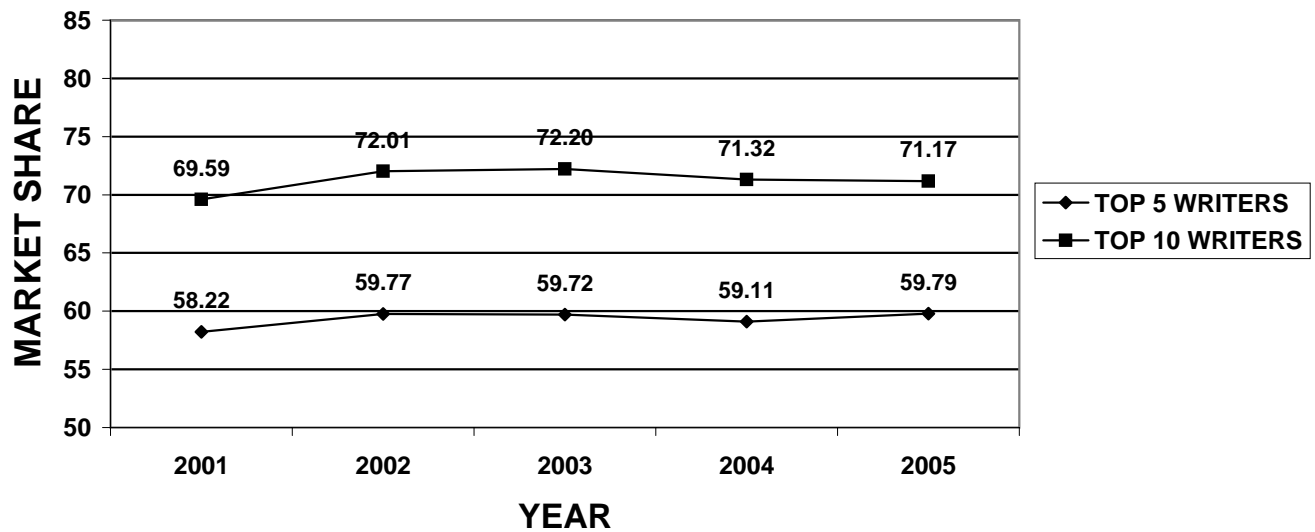
**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	GRANITE STATE INSURANCE COMPANY	0.00%	\$0	-\$2	\$0	\$0	0.00%
197	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$231	\$0	-\$48	-20.78%
198	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
199	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$0	\$183	N/A
200	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$134	N/A
201	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$107	N/A
202	GREAT NORTHERN INSURANCE COMPANY	0.00%	\$0	\$0	-\$310	\$1,418	N/A
203	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$24,261	\$42,135	N/A
204	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$14,280	\$8,207	N/A
205	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	\$70	N/A
206	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$143	N/A
207	OHIO SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4	N/A
208	PACIFIC INDEMNITY COMPANY	0.00%	\$0	\$0	\$98	\$98	N/A
209	PROGRESSIVE HOME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10	N/A
210	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	-\$717	-\$717	N/A
211	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.00%	\$0	\$0	\$3,880	\$3,880	N/A
212	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$0	\$15,016	\$15,016	N/A
213	ARGONAUT INSURANCE COMPANY	0.00%	-\$1	\$2	-\$50	\$0	0.00%
214	REGENT INSURANCE COMPANY	0.00%	-\$12	\$194	\$2,000	\$920	474.23%
215	AIG CENTENNIAL INSURANCE COMPANY	0.00%	-\$123	\$5,232	\$6,728	-\$1,381	-26.40%
216	AIG PREMIER INSURANCE COMPANY	0.00%	-\$209	\$11,611	\$37,085	\$244	2.10%
217	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.00%	-\$495	\$0	\$0	\$0	N/A
218	FEDERATED MUTUAL INSURANCE COMPANY	0.00%	-\$636	\$8,625	\$1,421	-\$479	-5.55%
219	GLENS FALLS INSURANCE COMPANY THE	0.00%	-\$1,056	\$0	\$0	\$0	N/A
220	GENERAL CASUALTY CO OF WISCONSIN	0.00%	-\$3,821	\$31,632	\$88,514	\$48,677	153.89%
TOTAL		100.00%	\$99,033,236	\$98,995,200	\$61,234,899	\$57,751,777	58.34%

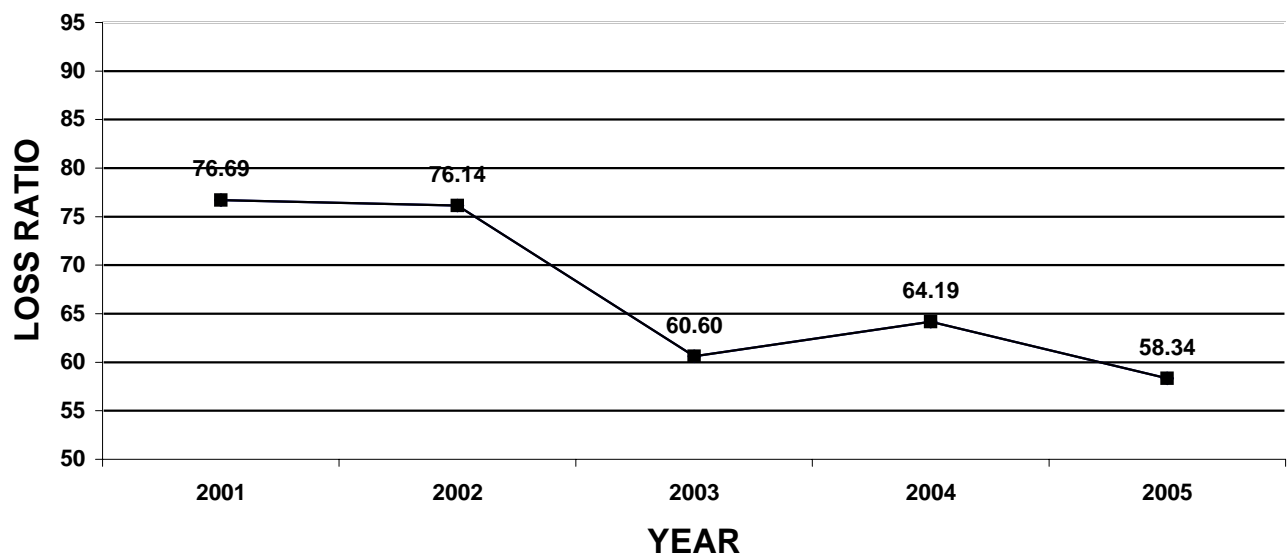


**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Auto Medical Payments)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	18.09%	\$16,571,168	\$16,476,087	\$9,683,743	\$6,979,821	42.36%
2	FARMERS INSURANCE COMPANY INC	9.92%	\$9,084,508	\$9,030,563	\$5,822,510	\$5,301,865	58.71%
3	SHELTER MUTUAL INSURANCE CO	6.25%	\$5,722,811	\$5,868,534	\$2,622,478	\$2,319,094	39.52%
4	ALLSTATE PROPERTY & CASUALTY INS CO	4.37%	\$4,003,401	\$3,904,194	\$1,998,756	\$1,095,271	28.05%
5	AUTOMOBILE CLUB INTER-INS EXCHANGE	4.09%	\$3,745,107	\$3,817,315	\$1,507,645	\$2,236,322	58.58%
6	PROGRESSIVE NORTHWESTERN INS CO	3.28%	\$3,001,664	\$3,205,816	\$1,205,325	\$1,089,561	33.99%
7	PROGRESSIVE PREFERRED INSURANCE COMPANY	3.09%	\$2,834,060	\$2,679,839	\$926,596	\$1,430,926	53.40%
8	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.91%	\$2,665,104	\$2,653,713	\$1,540,545	\$1,126,217	42.44%
9	MID CENTURY INSURANCE COMPANY	2.54%	\$2,324,493	\$2,345,651	\$565,348	\$1,396,211	59.52%
10	ALLSTATE INSURANCE COMPANY	2.51%	\$2,296,561	\$2,357,122	\$2,091,484	\$586,471	24.88%
11	GEICO GENERAL INS CO	2.25%	\$2,061,417	\$2,001,594	\$626,833	\$974,091	48.67%
12	PROGRESSIVE MAX INSURANCE COMPANY	1.94%	\$1,776,246	\$1,633,195	\$507,724	\$965,882	59.14%
13	AMERICAN INTERNATIONAL SOUTH INS CO	1.89%	\$1,733,157	\$1,687,147	\$869,403	-\$118,097	-7.00%
14	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.58%	\$1,451,161	\$1,433,906	\$602,888	\$993,815	69.31%
15	STATE FARM FIRE AND CASUALTY COMPANY	1.28%	\$1,168,772	\$1,158,130	\$787,905	\$186,998	16.15%
16	GEICO INDEMNITY COMPANY	1.21%	\$1,108,997	\$1,068,698	\$488,272	\$514,130	48.11%
17	GOVERNMENT EMPLOYEES INSURANCE CO	1.21%	\$1,105,596	\$1,094,307	\$298,124	\$1,030,308	94.15%
18	AMERICAN NATIONAL PROPERTY & CASUALTY C	1.19%	\$1,091,925	\$1,099,746	\$195,183	\$417,866	38.00%
19	CAMERON MUTUAL INSURANCE COMPANY	1.08%	\$989,392	\$993,067	\$319,254	\$671,807	67.65%
20	INSURANCE CO OF THE STATE OF PA	1.04%	\$954,059	\$1,038,799	\$169,112	-\$501,188	-48.25%
21	DAIRYLAND INSURANCE COMPANY	1.03%	\$941,323	\$941,056	\$451,498	\$365,076	38.79%
22	USAA CASUALTY INSURANCE COMPANY	0.96%	\$877,810	\$866,586	\$444,271	\$377,862	43.60%
23	YOUNG AMERICA INSURANCE COMPANY	0.94%	\$858,293	\$825,351	\$204,116	\$225,788	27.36%
24	CORNERSTONE NATIONAL INSURANCE COMPANY	0.81%	\$737,662	\$733,602	\$281,898	\$369,909	50.42%
25	LIBERTY MUTUAL FIRE INSURANCE CO	0.79%	\$721,896	\$723,616	\$624,705	-\$238,796	-33.00%
26	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.76%	\$694,433	\$762,051	\$514,175	\$179,823	23.60%
27	TICO INSURANCE COMPANY	0.73%	\$669,679	\$541,417	\$84,418	\$248,294	45.86%
28	HARTFORD UNDERWRITERS INSURANCE CO	0.73%	\$666,757	\$704,550	\$419,529	\$256,318	36.38%
29	VIKING INSURANCE COMPANY OF WISCONSIN	0.65%	\$596,064	\$540,721	\$2,135	-\$3,450	-0.64%
30	AUTO CLUB FAMILY INSURANCE COMPANY	0.63%	\$580,335	\$612,852	\$579,403	\$559,657	91.32%
31	MIDWESTERN INDEMNITY COMPANY THE	0.61%	\$561,195	\$596,655	\$114,830	\$96,500	16.17%
32	GATEWAY INSURANCE COMPANY	0.60%	\$549,827	\$535,462	\$269,680	\$214,002	39.97%
33	ALLSTATE INDEMNITY COMPANY	0.59%	\$536,348	\$698,940	\$399,819	\$68,778	9.84%
34	AUTO OWNERS INSURANCE COMPANY	0.58%	\$532,794	\$539,925	\$261,807	\$333,293	61.73%
35	PROGRESSIVE DIRECT INSURANCE COMPANY	0.58%	\$528,377	\$580,150	\$722,379	-\$267,163	-46.05%
36	COLUMBIA MUTUAL INSURANCE CO	0.56%	\$511,264	\$497,775	\$180,602	\$251,882	50.60%
37	PROPERTY & CASUALTY INS CO OF HARTFORD	0.55%	\$504,220	\$477,169	\$378,092	\$491,410	102.98%
38	STATE AUTO PROPERTY & CASUALTY INS CO	0.52%	\$473,836	\$485,711	\$15,655	\$373,542	76.91%
39	CINCINNATI INS CO THE	0.51%	\$471,330	\$604,763	\$48,253	\$5,189	0.86%
40	AMERICAN HOME ASSURANCE COMPANY	0.47%	\$431,885	\$460,498	\$79,993	-\$25,407	-5.52%
41	AFFIRMATIVE INSURANCE COMPANY	0.46%	\$421,037	\$475,876	\$252,654	\$173,193	36.39%
42	ENCOMPASS INDEMNITY COMPANY	0.45%	\$413,996	\$302,198	\$0	\$190,204	62.94%
43	TRADERS INSURANCE COMPANY	0.45%	\$410,554	\$438,793	\$155,281	\$118,411	26.99%
44	SECURA SUPREME INSURANCE COMPANY	0.43%	\$394,973	\$385,928	\$0	\$11,005	2.85%
45	AIU INSURANCE COMPANY	0.42%	\$388,311	\$443,366	\$567,046	\$132,602	29.91%
46	FINANCIAL INDEMNITY COMPANY	0.40%	\$367,994	\$206,719	\$0	\$208,029	100.63%
47	FIREMANS FUND INSURANCE COMPANY	0.40%	\$362,047	\$400,986	\$501,705	\$588,967	146.88%
48	GEICO CASUALTY COMPANY	0.39%	\$356,852	\$377,513	\$133,287	\$136,387	36.13%
49	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.38%	\$344,930	\$356,805	\$0	-\$16,500	-4.62%
50	NATIONAL GENERAL INS CO	0.33%	\$305,501	\$298,763	\$58,264	\$96,238	32.21%
51	OWNERS INSURANCE COMPANY	0.32%	\$293,310	\$279,597	\$276,798	-\$19,975	-7.14%
52	AIG NATIONAL INSURANCE COMPANY INC	0.30%	\$274,660	\$118,417	\$0	\$0	0.00%
53	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.29%	\$261,631	\$216,918	\$0	\$96,112	44.31%
54	METROPOLITAN GROUP PROP & CAS INS CO	0.28%	\$260,966	\$262,485	\$207,795	\$256,605	97.76%
55	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.28%	\$253,193	\$235,057	\$146,430	\$142,021	60.42%
56	MENDOTA INSURANCE COMPANY	0.27%	\$250,201	\$271,733	\$309,262	\$166,506	61.28%
57	SHELTER GENERAL INS CO	0.27%	\$246,751	\$256,441	\$214,211	\$1,003,463	391.30%
58	FOREMOST INSURANCE CO	0.27%	\$243,267	\$234,945	\$62,375	\$137,228	58.41%
59	HAULERS INSURANCE COMPANY INC	0.26%	\$239,689	\$230,852	\$1,227	\$47,154	20.43%
60	ESURANCE INSURANCE COMPANY	0.26%	\$237,478	\$195,106	\$26,434	\$45,032	23.08%
61	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.26%	\$234,673	\$266,123	\$169,556	\$304,835	114.55%
62	ECONOMY PREMIER ASSURANCE COMPANY	0.25%	\$226,634	\$237,277	\$122,206	\$165,867	69.90%
63	COUNTRY PREFERRED INSURANCE COMPANY	0.24%	\$223,979	\$214,550	\$114,194	\$88,443	41.22%
64	PROGRESSIVE CASUALTY INSURANCE CO	0.24%	\$222,812	\$242,015	\$111,919	-\$1,923	-0.79%
65	PROGRESSIVE SPECIALTY INS CO	0.24%	\$216,178	\$240,558	\$366,934	-\$86,882	-36.12%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	COUNTRY MUTUAL INSURANCE COMPANY	0.24%	\$215,995	\$215,238	\$9,000	\$337,108	156.62%
67	ILLINOIS NATIONAL INSURANCE COMPANY	0.23%	\$215,103	\$325,850	\$541,463	-\$28,869	-8.86%
68	GRINNELL MUTUAL REINSURANCE COMPANY	0.22%	\$199,834	\$205,360	\$80,357	\$78,182	38.07%
69	MILLERS FIRST INSURANCE COMANY	0.20%	\$186,253	\$190,895	\$35,407	\$47,407	24.83%
70	OMNI INSURANCE COMPANY	0.20%	\$185,987	\$248,073	\$183,277	\$123,422	49.75%
71	ALFA VISION INSURANCE CORPORATION	0.20%	\$185,618	\$86,243	\$16,850	\$20,850	24.18%
72	CAMERON NATIONAL INSURANCE COMPANY	0.20%	\$184,605	\$162,305	\$0	\$28,460	17.53%
73	NEW SOUTH INSURANCE COMPANY	0.20%	\$178,951	\$142,806	\$151,012	\$47,035	32.94%
74	TRAVELERS PERSONAL INSURANCE COMPANY	0.19%	\$172,628	\$173,082	\$275,000	\$491,417	283.92%
75	FARMERS ALLIANCE MUTUAL INS CO	0.19%	\$170,532	\$186,967	\$50,000	\$10,000	5.35%
76	METROPOLITAN PROPERTY & CASUALTY INS CO	0.18%	\$167,904	\$162,207	\$78,613	\$90,383	55.72%
77	SENTRY INSURANCE A MUTUAL COMPANY	0.18%	\$162,997	\$168,266	\$75,276	\$55,300	32.86%
78	HARTFORD INSURANCE CO OF MIDWEST THE	0.17%	\$157,072	\$135,971	\$4,165	\$329,701	242.48%
79	CHARTER INDEMNITY COMPANY	0.15%	\$136,307	\$175,108	\$165,271	\$199,446	113.90%
80	FIDELITY NATIONAL INSURANCE COMPANY	0.15%	\$134,800	\$144,953	\$4,583	\$25,483	17.58%
81	AMERICAN INTERNATIONAL INS CO	0.14%	\$132,315	\$139,010	\$122,931	\$120,999	87.04%
82	SAGAMORE INSURANCE COMPANY	0.14%	\$128,803	\$169,824	\$85,703	\$34,163	20.12%
83	WORKMENS AUTO INSURANCE COMPANY	0.14%	\$126,054	\$117,646	\$26,667	\$27,342	23.24%
84	GUIDEONE ELITE INSURANCE COMPANY	0.14%	\$125,229	\$125,457	\$14,320	-\$12,481	-9.95%
85	NATIONAL GENERAL ASSURANCE COMPANY	0.13%	\$123,673	\$133,401	\$160,195	\$26,278	19.70%
86	HARTFORD FIRE INSURANCE COMPANY	0.13%	\$118,988	\$152,869	\$108,143	\$8,053	5.27%
87	WEST AMERICAN INSURANCE COMPANY	0.13%	\$117,348	\$122,322	\$150,350	-\$20,820	-17.02%
88	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.12%	\$109,166	\$116,919	\$74,196	\$147,016	125.74%
89	GUIDEONE AMERICA INSURANCE COMPANY	0.11%	\$103,230	\$96,851	\$30,800	\$59,137	61.06%
90	USAA GENERAL INDEMNITY COMPANY	0.10%	\$94,864	\$97,527	\$10,102	\$4,317	4.43%
91	NATIONAL INSURANCE ASSOCIATION	0.10%	\$93,785	\$107,430	\$82,515	\$270	0.25%
92	AMEX ASSURANCE COMPANY	0.10%	\$87,681	\$86,998	\$5,250	\$23,380	26.87%
93	DIRECT GENERAL INSURANCE COMPANY	0.10%	\$87,524	\$32,154	\$7,050	\$13,286	41.32%
94	TRAVELERS HOME AND MARINE INS CO THE	0.09%	\$86,462	\$17,250	\$0	\$0	0.00%
95	STATE AUTO NATIONAL INSURANCE COMPANY	0.09%	\$83,650	\$102,625	\$132,427	\$42,287	41.21%
96	MILLERS CLASSIFIED INSURANCE COMPANY	0.09%	\$78,313	\$79,615	\$123,000	\$84,100	105.63%
97	GUIDEONE MUTUAL INSURANCE COMPANY	0.08%	\$77,748	\$81,461	\$5,816	\$70,344	86.35%
98	AMERICAN MODERN HOME INSURANCE CO	0.08%	\$76,414	\$74,866	\$50,000	\$6,570	8.78%
99	MIC GENERAL INSURANCE CORPORATION	0.08%	\$74,961	\$79,162	\$81,931	\$124,000	156.64%
100	HORACE MANN PROPERTY & CASUALTY INS CO	0.07%	\$67,501	\$61,046	\$0	\$7,385	12.10%
101	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS	0.07%	\$67,433	\$72,032	\$50,028	\$40,438	56.14%
102	ACUITY A MUTUAL INSURANCE COMPANY	0.07%	\$64,216	\$48,246	\$1,000	\$1,115	2.31%
103	TEACHERS INSURANCE COMPANY	0.07%	\$63,528	\$65,127	\$23,000	\$31,647	48.59%
104	GRINNELL SELECT INSURANCE COMPANY	0.07%	\$61,538	\$62,023	\$149,000	\$228,205	367.94%
105	LEADER INSURANCE COMPANY	0.07%	\$60,372	\$69,082	\$19,992	\$2,514	3.64%
106	AMICA MUTUAL INSURANCE COMPANY	0.06%	\$59,405	\$57,224	\$6,000	\$21,104	36.88%
107	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.06%	\$59,017	\$62,227	\$90,000	-\$10,000	-16.07%
108	AMERICAN NATIONAL GENERAL INS CO	0.06%	\$50,727	\$54,815	\$18,855	\$3,555	6.49%
109	DEERBROOK INSURANCE COMPANY	0.05%	\$47,466	\$55,406	\$25,253	\$24,462	44.15%
110	MARKEL AMERICAN INSURANCE COMPANY	0.05%	\$46,184	\$44,804	\$10,165	\$2,484	5.54%
111	TRAVCO INSURANCE COMPANY	0.05%	\$46,060	\$48,840	\$0	\$40,000	81.90%
112	HARTFORD ACCIDENT & INDEMNITY CO	0.05%	\$44,947	\$47,214	\$0	\$0	0.00%
113	UNITED FIRE AND CASUALTY COMPANY	0.04%	\$36,030	\$37,403	\$0	-\$17,000	-45.45%
114	AMERICAN FIRE & CASUALTY COMPANY	0.04%	\$34,257	\$36,116	\$227,500	-\$49,305	-136.52%
115	METROPOLITAN GENERAL INS CO	0.04%	\$33,762	\$38,551	\$37,075	\$25,442	66.00%
116	SECURA INSURANCE A MUTUAL COMPANY	0.04%	\$33,041	\$39,726	\$187	-\$14,928	-37.58%
117	MIDDLESEX INSURANCE COMPANY	0.03%	\$30,881	\$24,630	\$484	\$0	0.00%
118	AMERICAN SERVICE INSURANCE COMPANY	0.03%	\$27,884	\$42,800	\$83,124	\$70,557	164.85%
119	PHOENIX INSURANCE COMPANY THE	0.03%	\$27,604	\$30,475	\$14,500	\$29,773	97.70%
120	KEMPER INDEPENDENCE INSURANCE COMPANY	0.03%	\$27,396	\$30,050	\$0	\$0	0.00%
121	COUNTRY CASUALTY INS CO	0.03%	\$26,830	\$26,259	\$111,790	\$20,629	78.56%
122	CONSUMERS INSURANCE USA INC	0.03%	\$26,526	\$23,802	\$14,264	\$28,758	120.82%
123	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.03%	\$26,000	\$29,836	\$0	\$25,751	86.31%
124	AUTOMOBILE INS CO OF HARTFORD CT	0.03%	\$24,799	\$26,705	\$100,000	\$132,984	497.97%
125	LIBERTY INSURANCE CORPORATION	0.03%	\$23,958	\$25,784	-\$45	-\$4,310	-16.72%
126	INTEGON INDEMNITY CORP	0.02%	\$21,110	\$25,159	\$0	\$9,545	37.94%
127	TRAVELERS PROPERTY CASUALTY INS CO	0.02%	\$20,701	\$23,224	\$0	\$60,986	262.60%
128	NATIONWIDE MUTUAL INSURANCE COMPANY	0.02%	\$19,294	\$33,293	\$5,000	-\$1,389	-4.17%
129	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$17,642	\$17,009	\$2,150	\$3,905	22.96%
130	INSUREMAX INSURANCE COMPANY	0.02%	\$17,467	\$2,924	\$0	\$0	0.00%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)**

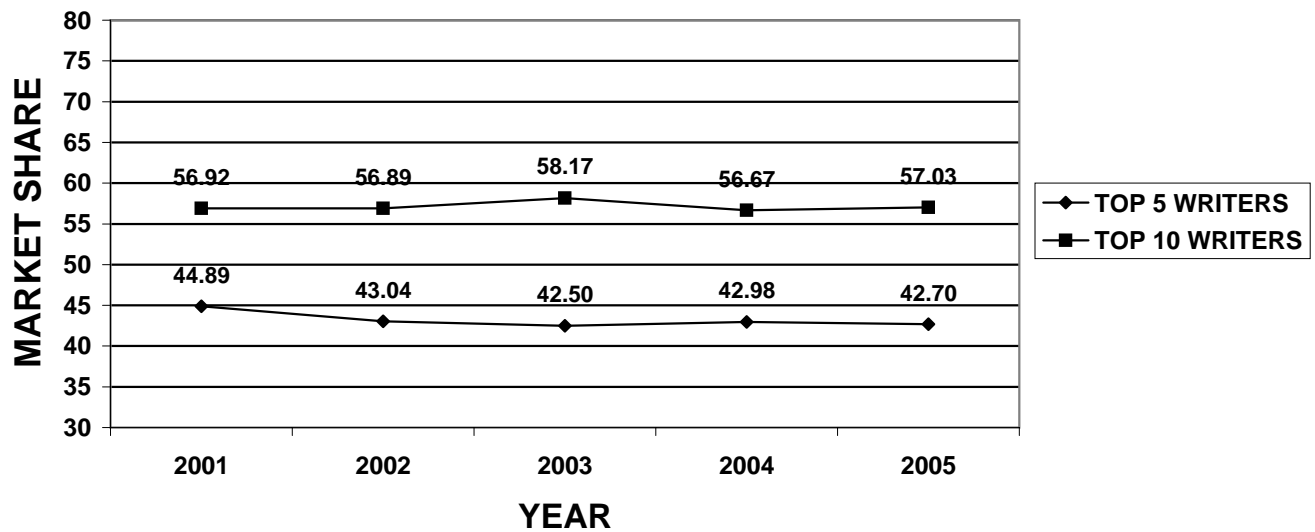
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	FIRST LIBERTY INSURANCE CORP THE	0.02%	\$17,108	\$13,058	\$0	\$23,327	178.64%
132	METROPOLITAN CASUALTY INS CO	0.02%	\$16,716	\$17,468	\$6,932	\$18,823	107.76%
133	NORTHBROOK INDEMNITY CO	0.02%	\$15,773	\$18,472	\$0	\$20,786	112.53%
134	INTEGON GENERAL INSURANCE CORPORATION	0.02%	\$15,023	\$17,513	\$0	\$125,104	714.35%
135	INTEGON NATIONAL INSURANCE COMPANY	0.02%	\$14,058	\$16,251	\$8,179	\$752	4.63%
136	TWIN CITY FIRE INS CO	0.02%	\$14,011	\$1,230	\$0	\$0	0.00%
137	FEDERATED SERVICE INSURANCE COMPANY	0.01%	\$12,530	\$10,073	\$0	\$3,229	32.06%
138	AMERICAN BANKERS INS CO OF FLORIDA	0.01%	\$10,877	\$10,351	\$0	\$338	3.27%
139	MERASTAR INSURANCE COMPANY	0.01%	\$10,623	\$11,117	\$0	\$0	0.00%
140	LINCOLN GENERAL INSURANCE CO	0.01%	\$10,038	\$16,060	\$16,543	\$3,670	22.85%
141	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$9,608	\$9,555	\$0	\$0	0.00%
142	HORACE MANN INSURANCE COMPANY	0.01%	\$8,722	\$8,686	\$500	\$3,164	36.43%
143	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.01%	\$7,808	\$6,637	\$0	\$0	0.00%
144	OHIO CASUALTY INSURANCE COMPANY	0.01%	\$7,441	\$8,252	\$0	-\$394	-4.77%
145	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$7,413	\$8,026	\$0	\$0	0.00%
146	BRISTOL WEST INSURANCE COMPANY	0.01%	\$6,898	\$9,821	\$0	\$0	0.00%
147	RESPONSE WORLDWIDE INSURANCE COMPANY	0.01%	\$6,454	\$7,429	\$0	\$53	0.71%
148	TRUMBULL INSURANCE COMPANY	0.01%	\$6,417	\$7,247	\$0	\$0	0.00%
149	EMCASCO INSURANCE COMPANY	0.01%	\$6,305	\$6,875	\$0	\$13,818	200.99%
150	WINDSOR INSURANCE COMPANY	0.01%	\$5,255	\$14,277	\$118,233	\$75,854	531.30%
151	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.01%	\$5,198	\$8,993	\$0	-\$1,932	-21.48%
152	RESPONSE INSURANCE COMPANY	0.01%	\$4,727	\$2,533	\$0	\$242	9.55%
153	STANDARD FIRE INSURANCE COMPANY	0.00%	\$4,384	\$4,814	\$4,500	\$5,781	120.09%
154	HARTFORD CASUALTY INS CO	0.00%	\$4,288	\$5,022	\$0	\$0	0.00%
155	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$4,109	\$3,958	\$0	\$20,000	505.31%
156	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$3,610	\$6,660	\$25,000	\$23,458	352.22%
157	GMAC INSURANCE COMPANY ONLINE INC	0.00%	\$2,790	\$4,777	\$25,000	\$0	0.00%
158	MASSACHUSETTS BAY INS CO	0.00%	\$2,698	\$2,586	\$15,000	\$0	0.00%
159	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	\$2,648	\$2,462	\$0	\$0	0.00%
160	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$2,284	\$2,515	\$0	\$0	0.00%
161	HANOVER INSURANCE COMPANY THE	0.00%	\$2,219	\$2,130	\$0	\$0	0.00%
162	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$1,690	-\$2,058	\$0	\$0	0.00%
163	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$1,233	\$1,112	\$0	\$0	0.00%
164	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$1,061	\$1,186	\$0	\$0	0.00%
165	VICTORIA AUTOMOBILE INSURANCE CO	0.00%	\$925	-\$78	\$0	\$0	0.00%
166	WARNER INSURANCE COMPANY	0.00%	\$700	\$1,114	-\$171	-\$171	-15.35%
167	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$666	\$615	\$0	\$101	16.42%
168	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$406	\$421	\$0	\$0	0.00%
169	GRANITE STATE INSURANCE COMPANY	0.00%	\$82	\$45	\$0	\$0	0.00%
170	INFINITY INSURANCE COMPANY	0.00%	\$39	\$2	-\$75	-\$272	-13600.00%
171	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$31	\$155	\$0	\$0	0.00%
172	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$18	\$41	\$0	-\$707	-1724.39%
173	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$341	N/A
174	AMERICAN PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$29,100	\$10,011	N/A
175	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,671	N/A
176	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	-\$334	\$2,795	N/A
177	ATLANTA CASUALTY COMPANY	0.00%	\$0	\$0	\$19,418	-\$7,989	N/A
178	ATLANTA SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$655	N/A
179	CALIFORNIA CASUALTY INSURANCE CO	0.00%	\$0	\$0	-\$13	\$16	N/A
180	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	-\$2	\$0	\$0	0.00%
181	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$4,767	N/A
182	FIREMANS FUND INS CO OF MISSOURI	0.00%	\$0	\$0	\$166,380	\$2,675	N/A
183	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$27	N/A
184	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$0	\$0	\$0	\$1,012	N/A
185	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$573	\$0	-\$438	-76.44%
186	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$257	N/A
187	GREAT AMERICAN CONTEMPORARY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$527	N/A
188	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$5,000	\$1,059	N/A
189	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$24,430	N/A
190	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$60	N/A
191	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
192	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$22,000	\$16,738	N/A
193	MERIDIAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	-\$375	\$414	N/A
194	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	-\$224	-\$172	N/A
195	NAU COUNTRY INSURANCE COMPANY	0.00%	\$0	\$0	-\$400	-\$400	N/A

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)**

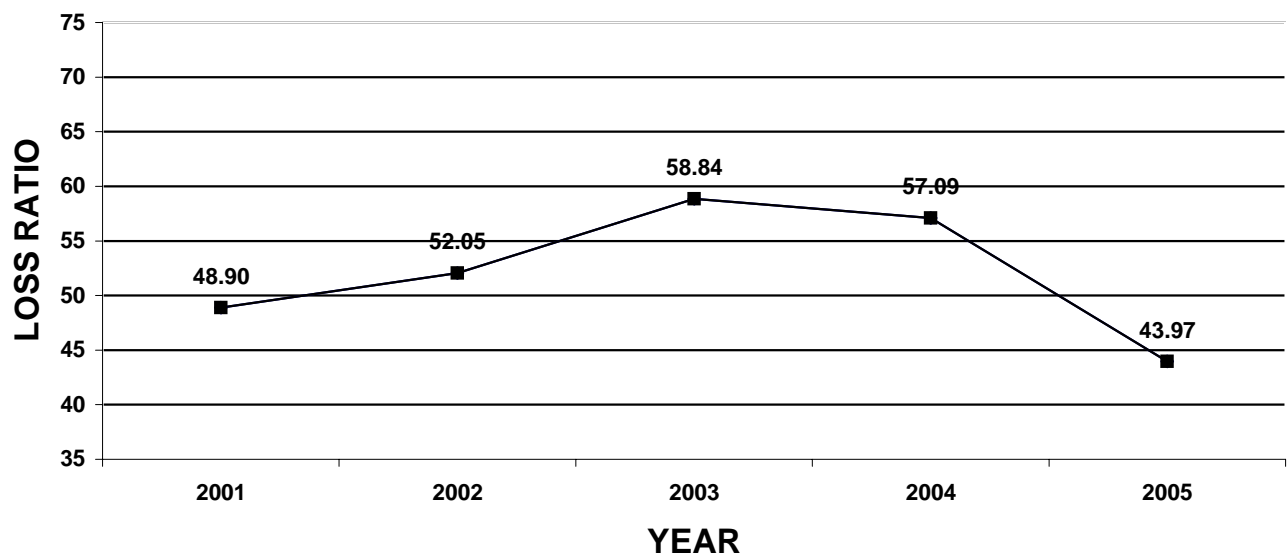
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	NORTHLAND INSURANCE COMPANY	0.00%	\$0	\$0	-\$525	-\$540	N/A
197	PROGRESSIVE HOME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$493	N/A
198	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$0	\$0	-\$138	N/A
199	ARGONAUT INSURANCE COMPANY	0.00%	-\$2	\$2	-\$55	\$0	0.00%
200	CLARENDON NATIONAL INS CO	0.00%	-\$19	-\$19	-\$2	\$1	-5.26%
201	REGENT INSURANCE COMPANY	0.00%	-\$63	\$393	\$0	-\$157	-39.95%
202	AIG CENTENNIAL INSURANCE COMPANY	0.00%	-\$169	\$7,194	\$9,252	-\$1,900	-26.41%
203	AIG PREMIER INSURANCE COMPANY	0.00%	-\$287	\$15,966	\$50,992	\$336	2.10%
204	AMERICAN LIVE STOCK INSURANCE CO	0.00%	-\$545	\$5,977	\$154,505	\$107,305	1795.30%
205	FEDERATED MUTUAL INSURANCE COMPANY	0.00%	-\$615	\$10,094	\$5,600	\$390	3.86%
206	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.00%	-\$862	\$0	\$0	\$0	N/A
207	GLENS FALLS INSURANCE COMPANY THE	0.00%	-\$3,039	\$0	\$0	\$0	N/A
208	GENERAL CASUALTY CO OF WISCONSIN	-0.01%	-\$7,223	\$59,078	\$52,418	\$11,097	18.78%
TOTAL		100.00%	\$91,622,974	\$91,750,496	\$47,367,334	\$40,344,400	43.97%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Uninsured Motorist)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Underinsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INS CO	40.18%	\$18,106,542	\$17,429,660	\$11,524,846	\$18,138,995	104.07%
2	STATE FARM MUTUAL AUTOMOBILE INS CO	17.95%	\$8,089,192	\$7,960,814	\$4,394,176	\$4,872,016	61.20%
3	AMERICAN STANDARD INS CO OF WISCONSIN	10.70%	\$4,821,137	\$4,870,251	\$2,767,369	\$2,326,172	47.76%
4	SHELTER MUTUAL INSURANCE CO	4.68%	\$2,109,272	\$2,056,757	\$874,966	\$773,745	37.62%
5	ALLSTATE PROPERTY & CASUALTY INS CO	3.28%	\$1,477,312	\$1,436,889	\$175,000	-\$867,567	-60.38%
6	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.78%	\$1,250,819	\$1,242,709	\$702,455	\$1,031,455	83.00%
7	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.49%	\$671,389	\$665,166	\$718,333	\$486,560	73.15%
8	TRAVELERS PERSONAL INSURANCE COMPANY	1.14%	\$513,537	\$509,821	\$55,674	\$150,825	29.58%
9	LIBERTY MUTUAL FIRE INSURANCE CO	1.08%	\$488,074	\$478,280	\$245,460	\$449,246	93.93%
10	STATE FARM FIRE AND CASUALTY COMPANY	0.88%	\$397,684	\$390,686	\$214,838	\$37,451	9.59%
11	MIDWESTERN INDEMNITY COMPANY THE	0.88%	\$394,567	\$419,431	\$100,000	\$84,037	20.04%
12	PROGRESSIVE NORTHWESTERN INS CO	0.88%	\$394,376	\$403,170	\$620,000	\$442,546	109.77%
13	TRINITY UNIVERSAL INSURANCE COMPANY	0.76%	\$340,900	\$372,159	\$470,514	\$638,306	171.51%
14	ALLSTATE INSURANCE COMPANY	0.59%	\$264,280	\$271,212	\$155,000	-\$95,848	-35.34%
15	GEICO GENERAL INS CO	0.57%	\$256,203	\$253,132	\$380,164	\$258,065	101.95%
16	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.56%	\$252,296	\$225,212	\$85,500	\$159,579	70.86%
17	CONSUMERS INSURANCE USA INC	0.56%	\$250,658	\$212,379	\$4,000	\$8,052	3.79%
18	CORNERSTONE NATIONAL INSURANCE COMPANY	0.55%	\$248,782	\$243,617	\$65,558	\$103,537	42.50%
19	TRAVELERS HOME AND MARINE INS CO THE	0.50%	\$224,659	\$45,377	\$500	\$500	1.10%
20	PROGRESSIVE MAX INSURANCE COMPANY	0.50%	\$224,085	\$204,768	\$138,500	\$188,707	92.16%
21	HARTFORD INSURANCE CO OF MIDWEST THE	0.50%	\$223,630	\$188,213	\$0	\$72,282	38.40%
22	MILLERS CLASSIFIED INSURANCE COMPANY	0.44%	\$199,365	\$203,852	\$303,030	\$33,305	16.34%
23	ENCOMPASS INDEMNITY COMPANY	0.44%	\$198,339	\$142,050	\$0	\$86,165	60.66%
24	COUNTRY PREFERRED INSURANCE COMPANY	0.37%	\$167,630	\$159,386	\$45,414	\$22,772	14.29%
25	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.36%	\$161,838	\$168,013	\$7,331	\$2,413	1.44%
26	COLUMBIA MUTUAL INSURANCE CO	0.35%	\$157,498	\$144,999	\$88,252	-\$19,717	-13.60%
27	GOVERNMENT EMPLOYEES INSURANCE CO	0.33%	\$150,398	\$150,505	\$125,000	\$183,020	121.60%
28	HARTFORD UNDERWRITERS INSURANCE CO	0.33%	\$149,974	\$157,885	\$577,116	\$24,760	15.68%
29	FOREMOST INSURANCE CO	0.31%	\$141,584	\$136,741	\$36,303	\$79,868	58.41%
30	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.31%	\$141,340	\$115,830	\$0	\$53,065	45.81%
31	COUNTRY MUTUAL INSURANCE COMPANY	0.31%	\$139,601	\$139,638	\$164,500	\$325,847	233.35%
32	PROPERTY & CASUALTY INS CO OF HARTFORD	0.29%	\$129,100	\$121,399	\$260,102	\$56,356	46.42%
33	TRAVCO INSURANCE COMPANY	0.25%	\$110,531	\$117,730	\$23,000	-\$43,677	-37.10%
34	METROPOLITAN PROPERTY & CASUALTY INS CO	0.21%	\$93,647	\$87,167	\$42,245	\$50,597	58.05%
35	METROPOLITAN GROUP PROP & CAS INS CO	0.21%	\$92,521	\$91,935	\$72,780	\$95,903	104.32%
36	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.20%	\$91,811	\$100,270	\$101,000	\$257,092	256.40%
37	AMEX ASSURANCE COMPANY	0.20%	\$88,302	\$86,931	\$15,000	\$50,678	58.30%
38	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.19%	\$86,614	\$92,761	\$67,458	\$4,924	5.31%
39	AMERICAN INTERNATIONAL INS CO	0.19%	\$86,569	\$92,674	\$81,954	\$79,166	85.42%
40	AUTO CLUB FAMILY INSURANCE COMPANY	0.19%	\$84,382	\$87,007	\$50,000	\$76,500	87.92%
41	PROGRESSIVE DIRECT INSURANCE COMPANY	0.15%	\$69,740	\$75,588	\$136,500	\$186,345	246.53%
42	GRINNELL MUTUAL REINSURANCE COMPANY	0.15%	\$68,945	\$70,456	\$520,000	\$547,966	777.74%
43	PHOENIX INSURANCE COMPANY THE	0.15%	\$65,542	\$71,946	\$7,813	\$9,811	13.64%
44	AMICA MUTUAL INSURANCE COMPANY	0.14%	\$65,188	\$62,308	\$7,500	\$13,565	21.77%
45	TRUMBULL INSURANCE COMPANY	0.14%	\$65,117	\$69,564	\$11,445	\$42,971	61.77%
46	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.13%	\$60,053	\$43,853	\$0	\$49,105	111.98%
47	TRAVELERS PROPERTY CASUALTY INS CO	0.13%	\$58,901	\$65,359	\$0	\$0	0.00%
48	ACUITY A MUTUAL INSURANCE COMPANY	0.13%	\$58,628	\$43,971	\$0	\$0	0.00%
49	GEICO INDEMNITY COMPANY	0.13%	\$57,361	\$60,829	\$0	\$124,863	205.27%
50	ALLSTATE INDEMNITY COMPANY	0.13%	\$56,437	\$56,205	\$0	\$28,935	51.48%
51	MILLERS FIRST INSURANCE COMANY	0.12%	\$53,079	\$53,897	\$0	-\$80,000	-148.43%
52	AUTOMOBILE INS CO OF HARTFORD CT	0.11%	\$51,436	\$55,329	\$10,148	-\$89,852	-162.40%
53	NATIONAL GENERAL INS CO	0.11%	\$51,008	\$47,340	\$0	\$0	0.00%
54	HORACE MANN PROPERTY & CASUALTY INS CO	0.11%	\$49,847	\$44,672	\$0	\$5,458	12.22%
55	GUIDEONE ELITE INSURANCE COMPANY	0.11%	\$48,548	\$47,487	\$136,000	\$163,580	344.47%
56	GUIDEONE AMERICA INSURANCE COMPANY	0.10%	\$46,706	\$41,645	\$114,050	\$128,642	308.90%
57	NATIONWIDE MUTUAL INSURANCE COMPANY	0.10%	\$43,975	\$75,304	\$41,222	\$11,841	15.72%
58	HARTFORD FIRE INSURANCE COMPANY	0.09%	\$39,538	\$50,832	\$555,001	-\$13,456	-26.47%
59	PROGRESSIVE SPECIALTY INS CO	0.08%	\$37,028	\$40,977	\$50,500	\$6,736	16.44%
60	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.08%	\$35,704	\$37,957	\$26,362	\$21,794	57.42%
61	HAULERS INSURANCE COMPANY INC	0.08%	\$34,417	\$33,148	\$0	\$0	0.00%
62	SHELTER GENERAL INS CO	0.07%	\$30,017	\$29,839	\$0	\$0	0.00%
63	PHARMACISTS MUTUAL INSURANCE COMPANY	0.06%	\$28,722	\$29,973	\$0	\$2,619	8.74%
64	GRINNELL SELECT INSURANCE COMPANY	0.06%	\$26,773	\$26,416	\$50,000	\$22,331	84.54%
65	PROGRESSIVE CASUALTY INSURANCE CO	0.05%	\$23,327	\$25,307	\$0	\$6,726	26.58%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Underinsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	GUIDEONE MUTUAL INSURANCE COMPANY	0.05%	\$23,084	\$24,628	\$0	\$37,067	150.51%
67	TRAVELERS INDEMNITY CO OF AMERICA	0.05%	\$22,474	\$24,471	\$0	\$28,100	114.83%
68	TEACHERS INSURANCE COMPANY	0.04%	\$20,057	\$20,734	\$0	\$60,041	289.58%
69	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.04%	\$19,340	\$22,115	\$0	\$23,127	104.58%
70	FIRST LIBERTY INSURANCE CORP THE	0.03%	\$15,765	\$12,102	\$0	\$0	0.00%
71	LIBERTY INSURANCE CORPORATION	0.03%	\$14,437	\$15,183	\$25,000	-\$46,087	-303.54%
72	MIC GENERAL INSURANCE CORPORATION	0.03%	\$14,279	\$13,719	\$62,500	\$0	0.00%
73	OMNI INSURANCE COMPANY	0.03%	\$14,185	\$20,111	\$25,316	\$0	0.00%
74	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.03%	\$13,420	\$23,438	\$0	-\$8,667	-36.98%
75	NEW SOUTH INSURANCE COMPANY	0.03%	\$13,124	\$10,461	\$12,000	\$0	0.00%
76	STANDARD FIRE INSURANCE COMPANY	0.03%	\$12,375	\$13,698	\$0	\$0	0.00%
77	METROPOLITAN CASUALTY INS CO	0.03%	\$12,056	\$12,235	\$4,855	\$13,143	107.42%
78	TICO INSURANCE COMPANY	0.03%	\$11,705	\$9,182	\$8,163	\$135	1.47%
79	COUNTRY CASUALTY INS CO	0.03%	\$11,641	\$10,967	\$0	\$1,092	9.96%
80	ARMED FORCES INSURANCE EXCHANGE	0.03%	\$11,386	\$11,323	\$0	\$0	0.00%
81	UNITED FIRE AND CASUALTY COMPANY	0.02%	\$11,085	\$11,477	\$50,000	\$0	0.00%
82	KEMPER INDEPENDENCE INSURANCE COMPANY	0.02%	\$10,844	\$11,895	\$0	\$0	0.00%
83	VICTORIA AUTOMOBILE INSURANCE CO	0.02%	\$10,766	-\$1,822	\$0	\$0	0.00%
84	NATIONWIDE PROPERTY & CASUALTY INS CO	0.02%	\$10,146	\$18,981	\$7,901	\$2,939	15.48%
85	EMCASCO INSURANCE COMPANY	0.02%	\$9,581	\$9,900	\$0	\$23,030	232.63%
86	AMERICAN BANKERS INS CO OF FLORIDA	0.02%	\$9,236	\$8,768	\$0	\$298	3.40%
87	GEICO CASUALTY COMPANY	0.02%	\$8,470	\$9,769	\$0	-\$33	-0.34%
88	AMERICAN MODERN HOME INSURANCE CO	0.02%	\$8,033	\$7,999	\$20,000	\$556	6.95%
89	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$5,968	\$6,455	\$0	\$8,967	138.92%
90	RESPONSE INSURANCE COMPANY	0.01%	\$5,932	\$2,907	\$0	\$0	0.00%
91	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01%	\$5,089	\$5,402	\$0	\$0	0.00%
92	LINCOLN GENERAL INSURANCE CO	0.01%	\$5,019	\$8,030	\$8,272	\$1,835	22.85%
93	DEERBROOK INSURANCE COMPANY	0.01%	\$4,936	\$5,469	\$0	\$87	1.59%
94	HORACE MANN INSURANCE COMPANY	0.01%	\$4,034	\$3,916	\$0	\$1,231	31.44%
95	TWIN CITY FIRE INS CO	0.01%	\$3,495	\$217	\$0	\$0	0.00%
96	METROPOLITAN GENERAL INS CO	0.01%	\$3,195	\$3,491	\$3,357	\$3,051	87.40%
97	STATE AUTO NATIONAL INSURANCE COMPANY	0.01%	\$3,172	\$3,886	\$0	\$0	0.00%
98	RESPONSE WORLDWIDE INSURANCE COMPANY	0.01%	\$2,625	\$1,485	\$0	\$0	0.00%
99	FINANCIAL INDEMNITY COMPANY	0.01%	\$2,544	\$1,386	\$0	\$0	0.00%
100	FIREMANS FUND INSURANCE COMPANY	0.00%	\$2,117	\$2,264	\$0	\$116	5.12%
101	MERASTAR INSURANCE COMPANY	0.00%	\$1,901	\$2,027	\$0	\$0	0.00%
102	CHARTER INDEMNITY COMPANY	0.00%	\$1,796	\$2,314	\$0	\$59,806	2584.53%
103	INTEGON INDEMNITY CORP	0.00%	\$1,517	\$1,742	\$0	\$0	0.00%
104	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.00%	\$1,442	\$1,438	\$0	\$0	0.00%
105	HARTFORD CASUALTY INS CO	0.00%	\$1,234	\$1,343	\$0	\$2,727	203.05%
106	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$1,188	\$1,144	\$0	\$0	0.00%
107	ECONOMY PREMIER ASSURANCE COMPANY	0.00%	\$1,181	\$1,191	\$613	-\$9,447	-793.20%
108	INTEGON GENERAL INSURANCE CORPORATION	0.00%	\$1,136	\$1,349	\$0	\$0	0.00%
109	NATIONAL GENERAL ASSURANCE COMPANY	0.00%	\$1,092	\$1,067	\$0	\$0	0.00%
110	NORTHBROOK INDEMNITY CO	0.00%	\$856	\$1,065	\$0	\$0	0.00%
111	GMAC INSURANCE COMPANY ONLINE INC	0.00%	\$829	\$1,409	\$0	\$7,973	565.86%
112	MASSACHUSETTS BAY INS CO	0.00%	\$648	\$622	\$0	\$0	0.00%
113	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$564	\$509	\$0	\$0	0.00%
114	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	\$509	\$482	\$0	\$0	0.00%
115	WARNER INSURANCE COMPANY	0.00%	\$387	\$591	\$0	\$0	0.00%
116	INTEGON NATIONAL INSURANCE COMPANY	0.00%	\$306	\$389	\$0	\$0	0.00%
117	HANOVER INSURANCE COMPANY THE	0.00%	\$283	\$271	\$0	\$0	0.00%
118	INSUREMAX INSURANCE COMPANY	0.00%	\$278	\$36	\$0	\$0	0.00%
119	LEADER INSURANCE COMPANY	0.00%	\$231	\$228	\$0	\$0	0.00%
120	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$204	\$215	\$0	\$0	0.00%
121	BRISTOL WEST INSURANCE COMPANY	0.00%	\$102	\$137	\$0	\$4,432	3235.04%
122	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$7	\$55	\$0	\$0	0.00%
123	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$74	N/A
124	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	\$757	N/A
125	CALIFORNIA CASUALTY INSURANCE CO	0.00%	\$0	\$0	-\$11	\$1	N/A
126	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$0	\$24,500	N/A
127	FIREMANS FUND INS CO OF MISSOURI	0.00%	\$0	\$0	\$0	\$2,122	N/A
128	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$135	N/A
129	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$0	\$0	\$50,000	-\$34,100	N/A
130	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$39	N/A

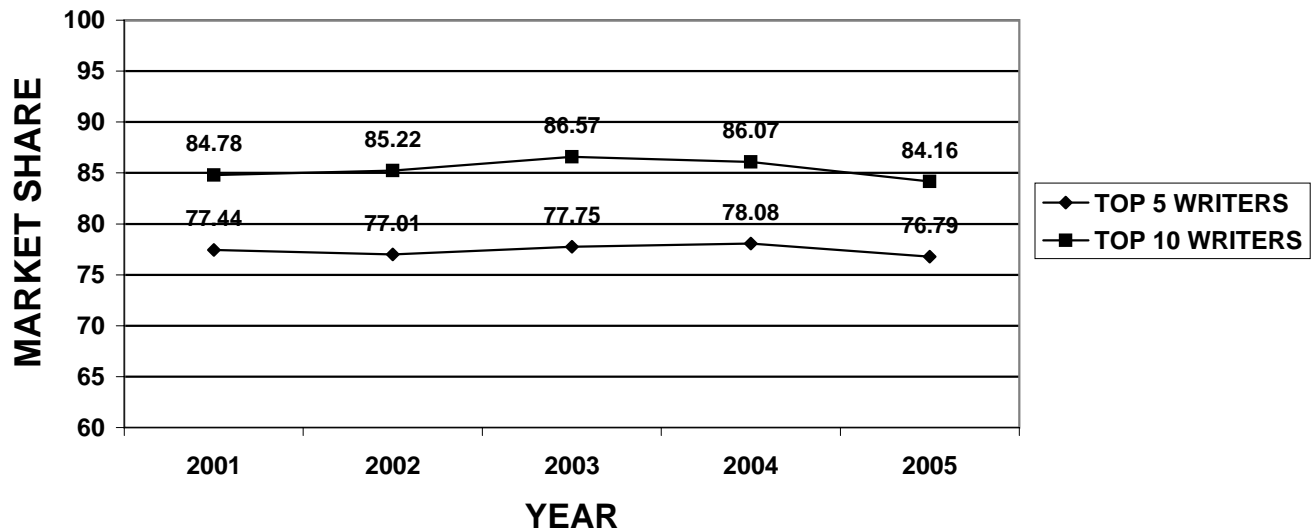


**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Underinsured Motorist)**

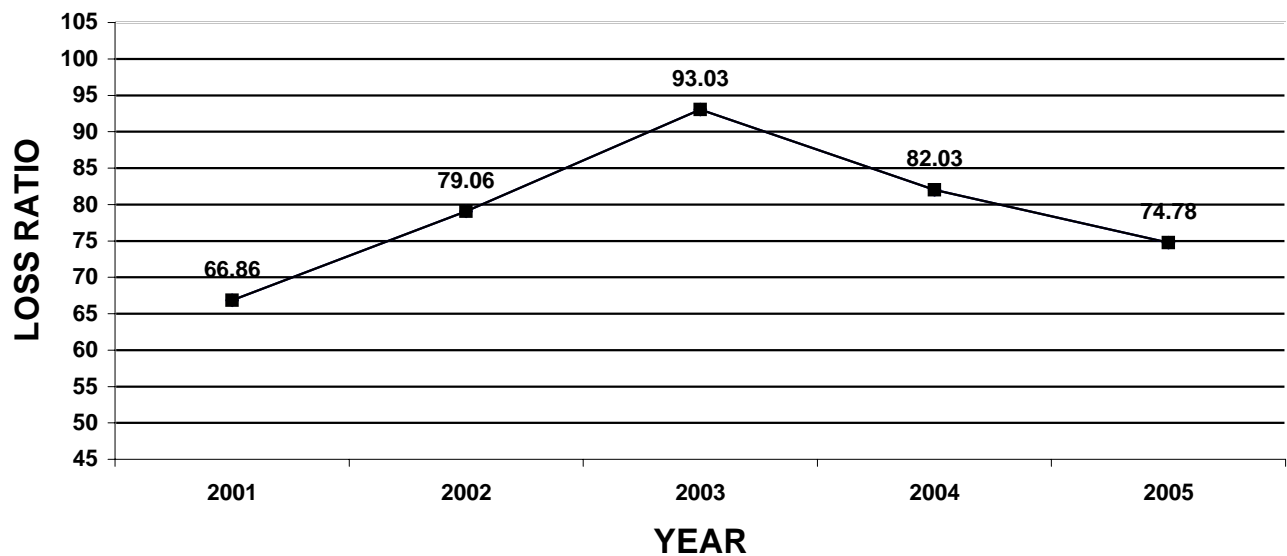
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$0	\$183	N/A
132	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$136	N/A
133	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$41	N/A
134	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$7,906	\$163,750	N/A
135	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$155,000	\$140,746	N/A
136	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	\$16	N/A
137	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$332	N/A
138	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$4	N/A
139	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	\$0	\$0	\$0	\$27,500	N/A
140	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.00%	\$0	\$0	\$22,267	-\$58,700	N/A
141	VIKING INSURANCE COMPANY OF WISCONSIN	0.00%	\$0	\$0	\$165,991	\$301,891	N/A
142	REGENT INSURANCE COMPANY	0.00%	-\$5	\$221	\$0	-\$82	-37.10%
143	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.00%	-\$633	\$0	\$0	\$0	N/A
144	GENERAL CASUALTY CO OF WISCONSIN	-0.01%	-\$4,060	\$31,744	\$180,000	\$216,472	681.93%
TOTAL		100.00%	\$45,065,083	\$43,954,509	\$28,229,009	\$32,867,920	74.78%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Underinsured Motorist)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

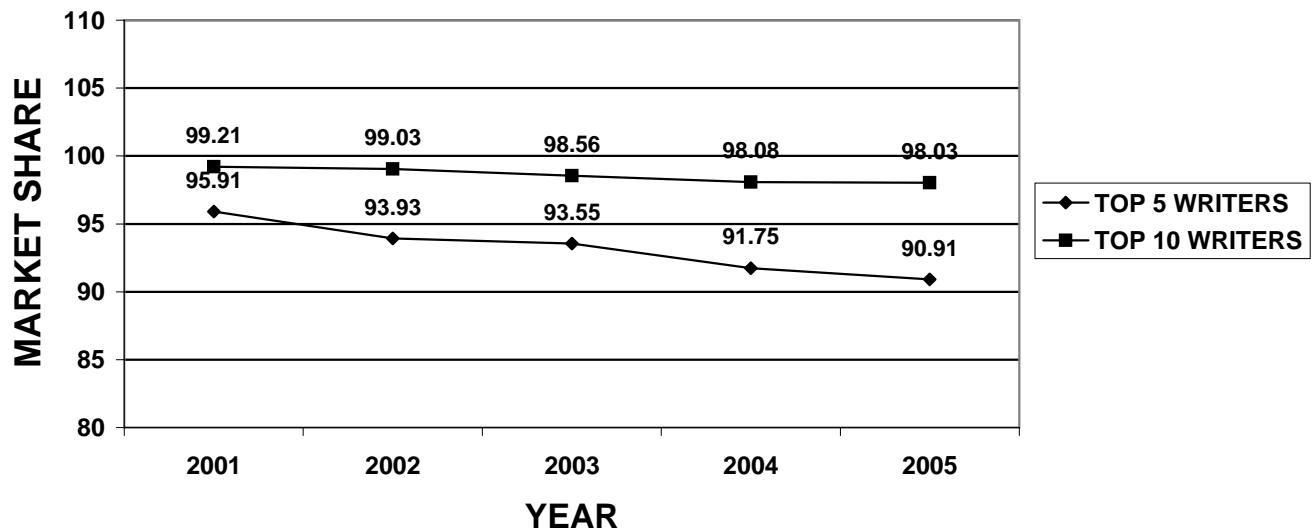


**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Accidental Death & Disability/Dismemberment)**

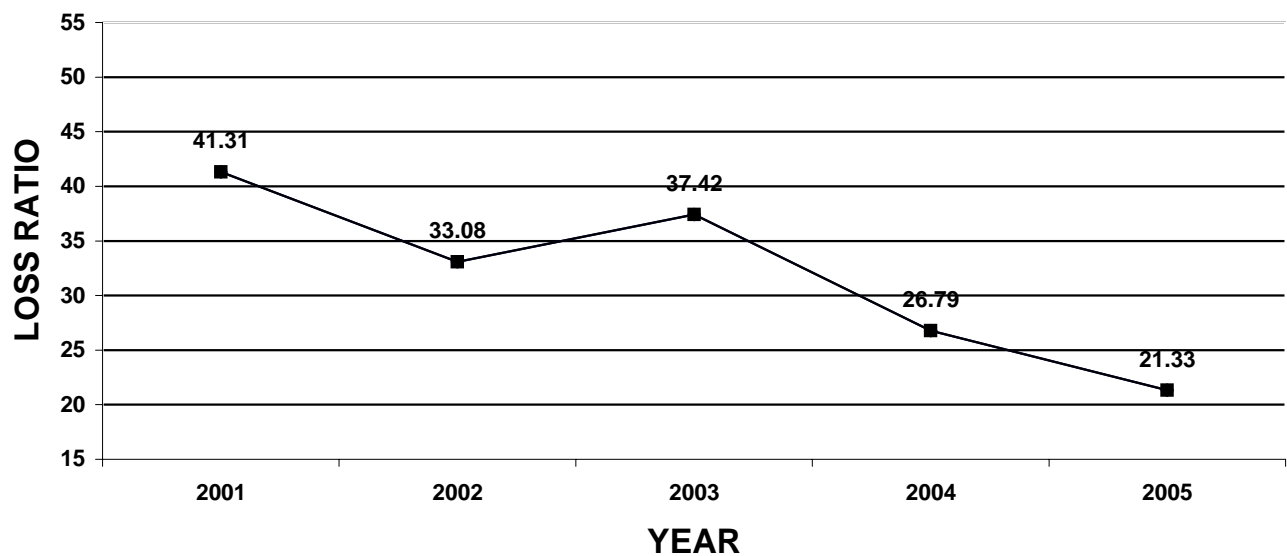
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	SHELTER MUTUAL INSURANCE CO	45.50%	\$1,318,870	\$1,305,241	\$132,200	\$116,906	8.96%
2	AMERICAN FAMILY MUTUAL INS CO	19.80%	\$573,741	\$561,736	\$143,333	\$167,147	29.76%
3	STATE FARM MUTUAL AUTOMOBILE INS CO	16.84%	\$488,173	\$488,950	\$170,000	\$165,855	33.92%
4	FIRST ACCEPTANCE INSURANCE COMPANY INC	4.98%	\$144,373	\$118,103	\$73,572	\$8,088	6.85%
5	AMERICAN STANDARD INS CO OF WISCONSIN	3.78%	\$109,671	\$110,254	\$95,000	\$112,843	102.35%
6	CORNERSTONE NATIONAL INSURANCE COMPANY	3.24%	\$93,843	\$110,430	\$55,805	\$40,061	36.28%
7	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.75%	\$50,858	\$51,634	\$4,000	\$2,987	5.78%
8	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.84%	\$24,307	\$23,672	\$0	\$0	0.00%
9	FARMERS INSURANCE COMPANY INC	0.75%	\$21,853	\$21,699	\$20,000	\$0	0.00%
10	STATE FARM FIRE AND CASUALTY COMPANY	0.54%	\$15,510	\$15,629	\$25,000	\$24,231	155.04%
11	DIRECT GENERAL INSURANCE COMPANY	0.48%	\$13,942	\$4,667	\$0	\$0	0.00%
12	SHELTER GENERAL INS CO	0.41%	\$12,000	\$12,268	\$5,000	\$23,422	190.92%
13	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.20%	\$5,857	\$5,206	\$0	\$0	0.00%
14	SAFECO INSURANCE COMPANY OF ILLINOIS	0.16%	\$4,761	\$7,509	\$0	-\$86	-1.15%
15	COUNTRY MUTUAL INSURANCE COMPANY	0.13%	\$3,699	\$3,789	\$0	\$0	0.00%
16	MID CENTURY INSURANCE COMPANY	0.12%	\$3,579	\$3,473	\$0	\$0	0.00%
17	COUNTRY PREFERRED INSURANCE COMPANY	0.12%	\$3,527	\$3,495	\$0	\$0	0.00%
18	DAIRYLAND INSURANCE COMPANY	0.09%	\$2,536	\$2,736	\$0	\$0	0.00%
19	GUIDEONE ELITE INSURANCE COMPANY	0.05%	\$1,539	\$1,587	\$0	\$0	0.00%
20	GUIDEONE AMERICA INSURANCE COMPANY	0.04%	\$1,165	\$1,060	\$0	\$0	0.00%
21	GUIDEONE MUTUAL INSURANCE COMPANY	0.04%	\$1,054	\$1,203	\$0	\$0	0.00%
22	SENTRY INSURANCE A MUTUAL COMPANY	0.03%	\$965	\$965	\$0	\$0	0.00%
23	GRINNELL SELECT INSURANCE COMPANY	0.03%	\$959	\$922	\$0	\$0	0.00%
24	GRINNELL MUTUAL REINSURANCE COMPANY	0.01%	\$348	\$348	\$0	\$0	0.00%
25	AMERICAN MODERN HOME INSURANCE CO	0.01%	\$344	\$367	\$0	\$0	0.00%
26	MILLERS CLASSIFIED INSURANCE COMPANY	0.01%	\$312	\$329	\$0	\$0	0.00%
27	COUNTRY CASUALTY INS CO	0.01%	\$227	\$213	\$0	\$0	0.00%
28	AMERICAN NATIONAL GENERAL INS CO	0.01%	\$185	\$96	\$0	\$0	0.00%
29	MILLERS FIRST INSURANCE COMANY	0.00%	\$118	\$127	\$0	\$0	0.00%
30	MIDDLESEX INSURANCE COMPANY	0.00%	\$81	\$81	\$0	\$0	0.00%
31	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$0	\$0	\$58,382	-\$52,002	N/A
32	GENERAL CASUALTY CO OF WISCONSIN	0.00%	\$0	\$1	\$0	-\$2	-200.00%
33	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$2	N/A
TOTAL		100.00%	\$2,898,397	\$2,857,790	\$782,292	\$609,448	21.33%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Accidental Death & Disability/Dismemberment)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	GREAT WEST CASUALTY COMPANY	5.45%	\$14,618,526	\$14,344,907	\$7,327,813	\$7,204,138	50.22%
2	NATIONWIDE MUTUAL INSURANCE COMPANY	4.17%	\$11,172,599	\$9,750,954	\$3,448,371	\$6,727,900	69.00%
3	EMPIRE FIRE AND MARINE INSURANCE CO	3.91%	\$10,488,432	\$10,394,165	\$1,996,047	\$2,575,165	24.78%
4	CONTINENTAL WESTERN INSURANCE CO	3.74%	\$10,030,483	\$9,866,918	\$4,601,163	\$6,492,714	65.80%
5	CAROLINA CASUALTY INSURANCE COMPANY	3.13%	\$8,392,030	\$7,631,927	\$4,727,413	\$5,532,188	72.49%
6	SENTRY SELECT INSURANCE COMPANY	3.00%	\$8,054,474	\$7,813,072	\$1,806,194	\$3,380,209	43.26%
7	LIBERTY MUTUAL FIRE INSURANCE CO	2.79%	\$7,480,494	\$8,476,174	\$3,107,417	\$6,406,678	75.58%
8	CINCINNATI INS CO THE	2.78%	\$7,464,429	\$7,999,303	\$4,358,238	\$5,550,054	69.38%
9	ZURICH AMERICAN INSURANCE COMPANY	2.57%	\$6,879,717	\$7,213,053	\$4,591,497	\$4,466,065	61.92%
10	TRAVELERS PROPERTY CASUALTY CO OF AMER	2.32%	\$6,226,043	\$6,142,995	\$5,675,075	\$4,990,313	81.24%
11	AMERICAN HOME ASSURANCE COMPANY	2.06%	\$5,515,076	\$4,829,038	\$384,432	\$1,286,608	26.64%
12	PROGRESSIVE NORTHWESTERN INS CO	2.02%	\$5,423,077	\$7,561,643	\$2,329,837	\$2,339,079	30.93%
13	STATE FARM MUTUAL AUTOMOBILE INS CO	1.95%	\$5,220,680	\$5,197,577	\$4,239,406	\$5,426,490	104.40%
14	FEDERATED MUTUAL INSURANCE COMPANY	1.89%	\$5,062,985	\$5,117,671	\$2,497,429	\$2,016,219	39.40%
15	DISCOVER PROPERTY AND CASUALTY INS CO	1.65%	\$4,420,810	\$5,632,053	\$2,090,624	\$3,584,846	63.65%
16	UNIVERSAL UNDERWRITERS INS CO	1.53%	\$4,109,639	\$4,178,378	\$1,690,261	\$2,591,722	62.03%
17	LINCOLN GENERAL INSURANCE CO	1.53%	\$4,103,496	\$4,471,212	\$3,743,880	\$3,747,104	83.81%
18	UNITED FINANCIAL CASUALTY COMPANY	1.42%	\$3,803,619	\$1,093,343	\$4,800	\$564,607	51.64%
19	OAK RIVER INSURANCE COMPANY	1.40%	\$3,748,218	\$4,026,124	\$2,350,378	\$3,564,209	88.53%
20	ACE AMERICAN INSURANCE COMPANY	1.37%	\$3,680,334	\$3,707,489	\$66,951	\$1,629,332	43.95%
21	ACUITY A MUTUAL INSURANCE COMPANY	1.29%	\$3,470,744	\$2,602,573	\$91,830	\$724,603	27.84%
22	CONTINENTAL CASUALTY COMPANY	1.24%	\$3,323,461	\$2,647,905	\$1,479,317	\$4,194,104	158.39%
23	AUTO OWNERS INSURANCE COMPANY	1.22%	\$3,276,695	\$3,360,990	\$1,046,935	\$4,362,900	129.81%
24	NATIONAL INTERSTATE INSURANCE COMPANY	1.16%	\$3,104,369	\$2,343,310	\$409,615	\$1,753,218	74.82%
25	NATIONAL INDEMNITY COMPANY	1.15%	\$3,090,185	\$3,012,408	\$590,804	\$1,616,608	53.66%
26	AMERICAN FAMILY MUTUAL INS CO	1.11%	\$2,974,833	\$2,892,725	\$974,020	-\$268,115	-9.27%
27	HAWKEYE SECURITY INSURANCE COMPANY	1.10%	\$2,946,305	\$2,967,642	\$1,362,012	\$1,939,857	65.37%
28	NORTHLAND INSURANCE COMPANY	1.06%	\$2,835,426	\$2,650,104	\$2,552,370	\$1,113,040	42.00%
29	AMERISURE MUTUAL INSURANCE COMPANY	1.03%	\$2,760,448	\$2,922,194	\$367,928	\$189,877	6.50%
30	COMMERCE AND INDUSTRY INSURANCE CO	1.01%	\$2,702,505	\$1,660,600	\$6,456	\$1,000,987	60.28%
31	ACCEPTANCE CASUALTY INSURANCE CO	0.98%	\$2,621,653	\$2,765,241	\$896,712	\$1,844,455	66.70%
32	UNITED FIRE AND CASUALTY COMPANY	0.97%	\$2,590,974	\$2,547,254	\$2,592,031	-\$648,661	-25.47%
33	HARCO NATIONAL INSURANCE COMPANY	0.95%	\$2,543,033	\$2,584,995	\$1,141,703	\$1,740,277	67.32%
34	EMPLOYERS MUTUAL CASUALTY COMPANY	0.91%	\$2,445,168	\$2,619,529	\$1,807,162	\$1,205,738	46.03%
35	OCCIDENTAL FIRE & CAS CO OF NC	0.83%	\$2,227,614	\$2,566,116	\$2,473,644	\$1,513,292	58.97%
36	BITUMINOUS CASUALTY CORPORATION	0.82%	\$2,200,285	\$2,341,412	\$422,900	\$795,485	33.97%
37	CANAL INSURANCE COMPANY	0.82%	\$2,193,602	\$2,499,735	\$405,689	\$1,336,649	53.47%
38	GENERAL CASUALTY CO OF WISCONSIN	0.79%	\$2,121,961	\$1,863,908	\$634,625	\$609,719	32.71%
39	CONSUMERS INSURANCE USA INC	0.76%	\$2,050,743	\$1,836,564	\$375,709	\$782,910	42.63%
40	MIDWESTERN INDEMNITY COMPANY THE	0.76%	\$2,027,075	\$1,622,570	\$816,381	\$521,674	32.15%
41	STRATFORD INSURANCE COMPANY	0.75%	\$2,000,138	\$2,104,401	\$1,060,040	\$996,260	47.34%
42	LANCER INSURANCE COMPANY	0.73%	\$1,960,676	\$1,941,326	\$5,383,267	\$3,953,238	203.64%
43	STATE AUTO PROPERTY & CASUALTY INS CO	0.73%	\$1,946,961	\$2,098,942	\$896,872	\$1,523,432	72.58%
44	NATIONAL LIABILITY & FIRE INS CO	0.67%	\$1,795,901	\$1,798,553	\$865,154	\$742,933	41.31%
45	OWNERS INSURANCE COMPANY	0.67%	\$1,784,298	\$1,593,649	\$1,268,173	\$587,409	36.86%
46	ST PAUL FIRE & MARINE INSURANCE CO	0.66%	\$1,760,942	\$4,734,259	\$2,759,699	\$904,944	19.11%
47	COLUMBIA MUTUAL INSURANCE CO	0.64%	\$1,709,503	\$1,673,266	\$456,267	\$637,176	38.08%
48	PEERLESS INSURANCE COMPANY	0.63%	\$1,697,006	\$1,839,780	\$706,686	\$371,223	20.18%
49	SECURA INSURANCE A MUTUAL COMPANY	0.63%	\$1,693,965	\$1,611,206	\$663,431	\$1,699,347	105.47%
50	INTERSTATE INDEMNITY COMPANY	0.60%	\$1,604,007	\$1,905,569	\$3,281,824	\$3,654,763	191.79%
51	AMCO INSURANCE COMPANY	0.59%	\$1,574,544	\$1,328,178	\$203,475	\$2,272,375	171.09%
52	HARTFORD UNDERWRITERS INSURANCE CO	0.55%	\$1,488,089	\$1,370,306	\$237,588	\$1,359,695	99.23%
53	CHEROKEE INSURANCE COMPANY	0.55%	\$1,461,577	\$454,942	\$18,115	\$312,283	68.64%
54	CHARTER OAK FIRE INSURANCE CO THE	0.52%	\$1,404,719	\$803,642	\$249,605	-\$161,615	-20.11%
55	OHIO CASUALTY INSURANCE COMPANY	0.49%	\$1,302,663	\$1,575,106	\$297,083	\$969,079	61.52%
56	GATEWAY INSURANCE COMPANY	0.48%	\$1,291,093	\$1,131,180	\$211,578	\$1,916,656	169.44%
57	WESTCHESTER FIRE INSURANCE COMPANY	0.48%	\$1,275,406	\$1,457,693	\$0	-\$421,621	-28.92%
58	FEDERAL INSURANCE COMPANY	0.47%	\$1,259,997	\$1,292,522	\$202,344	\$950,716	73.56%
59	ARCH INSURANCE COMPANY	0.46%	\$1,222,332	\$1,117,906	\$21,387	\$427,417	38.23%
60	GRINNELL MUTUAL REINSURANCE COMPANY	0.43%	\$1,152,408	\$1,126,430	\$813,722	\$998,884	88.68%
61	FEDERATED SERVICE INSURANCE COMPANY	0.43%	\$1,152,323	\$1,184,544	\$415,208	\$745,724	62.95%
62	NATIONAL CASUALTY COMPANY	0.43%	\$1,145,326	\$769,219	\$186,878	\$446,868	58.09%
63	UNITED STATES FIRE INSURANCE COMPANY	0.43%	\$1,144,057	\$1,464,446	\$1,211,002	\$2,277,941	155.55%
64	AMERICAN GUARANTEE & LIABILITY INS CO	0.42%	\$1,118,580	\$1,128,465	\$408,134	\$341,812	30.29%
65	AMERISURE INSURANCE COMPANY	0.41%	\$1,096,190	\$1,001,432	\$105,554	\$29,163	2.91%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	FARMLAND MUTUAL INSURANCE COMPANY	0.40%	\$1,082,421	\$872,406	\$146,288	\$233,459	26.76%
67	HARTFORD FIRE INSURANCE COMPANY	0.39%	\$1,050,508	\$1,139,613	\$1,712,618	\$221,853	19.47%
68	AMERICAN ALTERNATIVE INS CORP	0.39%	\$1,039,654	\$1,059,553	\$477,891	\$1,272,989	120.14%
69	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.38%	\$1,024,487	\$1,049,076	\$675,260	\$831,979	79.31%
70	SHELTER GENERAL INS CO	0.38%	\$1,013,825	\$991,413	\$159,174	\$239,806	24.19%
71	CHURCH MUTUAL INSURANCE COMPANY	0.38%	\$1,009,802	\$1,005,675	\$566,370	\$955,879	95.05%
72	CAMERON MUTUAL INSURANCE COMPANY	0.37%	\$979,741	\$957,414	\$669,789	\$447,108	46.70%
73	TRUCK INSURANCE EXCHANGE	0.36%	\$967,856	\$993,742	\$264,671	\$518,958	52.22%
74	LIBERTY MUTUAL INSURANCE COMPANY	0.35%	\$941,765	\$1,127,406	\$451,738	\$2,809,719	249.22%
75	SAGAMORE INSURANCE COMPANY	0.35%	\$934,696	\$843,267	\$377,107	\$16,156	1.92%
76	ILLINOIS NATIONAL INSURANCE COMPANY	0.32%	\$854,315	\$528,664	\$1,023,458	\$670,085	126.75%
77	GREAT AMERICAN ASSURANCE COMPANY	0.31%	\$839,324	\$825,846	\$36,187	\$218,422	26.45%
78	ADDISON INSURANCE COMPANY	0.31%	\$818,427	\$763,531	\$12,458	\$714,458	93.57%
79	WEST AMERICAN INSURANCE COMPANY	0.30%	\$810,814	\$819,911	\$709,554	-\$814,451	-99.33%
80	TRANSPORTATION INSURANCE COMPANY	0.29%	\$778,784	\$1,090,376	\$557,190	-\$291,842	-26.77%
81	TRANSCONTINENTAL INSURANCE COMPANY	0.27%	\$730,817	\$1,341,942	\$160,574	\$218,008	16.25%
82	FEDERATED RURAL ELECTRIC INS EXCHANGE	0.27%	\$717,484	\$691,883	\$277,849	\$134,722	19.47%
83	FARMERS INSURANCE EXCHANGE	0.27%	\$717,098	\$698,943	\$834,302	\$445,360	63.72%
84	SENTRY INSURANCE A MUTUAL COMPANY	0.27%	\$716,733	\$754,160	\$1,904,548	\$3,043,485	403.56%
85	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.26%	\$703,769	\$678,596	\$114,350	-\$231,449	-34.11%
86	TWIN CITY FIRE INS CO	0.26%	\$696,636	\$760,804	\$82,786	\$338,207	44.45%
87	ATLANTIC SPECIALTY INSURANCE COMPANY	0.26%	\$686,765	\$650,235	\$9,250	\$507,179	78.00%
88	ALLSTATE INDEMNITY COMPANY	0.25%	\$683,298	\$687,418	\$139,509	\$82,004	11.93%
89	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.25%	\$662,174	\$736,439	\$149,338	\$152,367	20.69%
90	WAUSAU UNDERWRITERS INS CO	0.24%	\$650,010	\$575,479	\$48,000	\$119,868	20.83%
91	MARYLAND CASUALTY COMPANY	0.24%	\$649,796	\$606,428	\$94,505	-\$22,934	-3.78%
92	STATE FARM FIRE AND CASUALTY COMPANY	0.24%	\$648,495	\$620,851	\$262,188	\$350,918	56.52%
93	NATIONWIDE AGRIBUSINESS INS CO	0.23%	\$619,832	\$713,831	\$56,128	\$821,835	115.13%
94	ALLSTATE INSURANCE COMPANY	0.22%	\$589,074	\$718,469	\$163,385	\$4,022	0.56%
95	NORTHFIELD INSURANCE COMPANY	0.22%	\$576,661	\$651,730	\$147,395	\$127,839	19.62%
96	TRANSGUARD INSURANCE CO OF AMERICA INC	0.21%	\$563,877	\$1,139,255	\$1,223,085	\$1,600,946	140.53%
97	TRAVELERS INDEMNITY COMPANY	0.20%	\$540,700	\$805,880	\$5,399,524	-\$443,461	-55.03%
98	NETHERLANDS INSURANCE COMPANY THE	0.20%	\$535,629	\$247,408	\$31,154	\$75,436	30.49%
99	OLD REPUBLIC INSURANCE COMPANY	0.19%	\$506,014	\$559,312	\$90,659	\$354,366	63.36%
100	GRANITE STATE INSURANCE COMPANY	0.19%	\$499,587	\$483,423	\$137,317	\$908,000	187.83%
101	HARTFORD CASUALTY INS CO	0.17%	\$469,253	\$165,753	\$165,875	-\$115,597	-69.74%
102	GUIDEONE MUTUAL INSURANCE COMPANY	0.17%	\$444,892	\$439,834	\$14,289	\$92,875	21.12%
103	AMERICAN CASUALTY CO OF READING PA	0.15%	\$411,309	\$809,149	\$822,368	-\$292,100	-36.10%
104	SHELTER MUTUAL INSURANCE CO	0.15%	\$408,118	\$418,597	\$92,386	\$71,108	16.99%
105	UNITED STATES FIDELITY & GUARANTY CO	0.15%	\$393,133	\$498,916	\$378,283	-\$50,450	-10.11%
106	ACE PROPERTY AND CASUALTY INSURANCE CO	0.14%	\$371,119	\$411,128	\$295,174	\$423,656	103.05%
107	HAULERS INSURANCE COMPANY INC	0.14%	\$364,247	\$335,346	\$302	\$79,397	23.68%
108	NATIONAL AMERICAN INSURANCE COMPANY	0.13%	\$351,331	\$266,427	\$75,400	\$150,554	56.51%
109	BROTHERHOOD MUTUAL INSURANCE CO	0.12%	\$328,265	\$314,494	\$33,428	\$13,672	4.35%
110	GREENWICH INSURANCE COMPANY	0.12%	\$322,148	\$344,000	\$162,961	\$171,878	49.96%
111	GREAT NORTHERN INSURANCE COMPANY	0.12%	\$312,414	\$305,514	\$33,895	\$111,590	36.53%
112	NEW HAMPSHIRE INSURANCE COMPANY	0.11%	\$294,350	\$229,605	\$437,680	\$1,721,585	749.80%
113	PROGRESSIVE CASUALTY INSURANCE CO	0.11%	\$292,869	\$380,832	\$73,925	-\$16,087	-4.22%
114	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.11%	\$286,825	\$288,555	\$1,376	\$12,312	4.27%
115	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.11%	\$283,198	\$439,303	\$914,903	\$223,874	50.96%
116	AMERICAN FIRE & CASUALTY COMPANY	0.10%	\$272,032	\$180,393	\$1,272	\$20,132	11.16%
117	ARGONAUT GREAT CENTRAL INSURANCE CO	0.10%	\$261,741	\$281,813	\$379,189	-\$173,282	-61.49%
118	LIBERTY INSURANCE CORPORATION	0.10%	\$261,244	\$190,084	\$19,564	\$4,767	2.51%
119	ONEBEACON INSURANCE COMPANY	0.10%	\$257,411	\$368,155	\$312,431	\$196,208	53.29%
120	CLARENDON NATIONAL INS CO	0.09%	\$251,512	\$415,978	\$14,008	\$1,375,403	330.64%
121	FIRST FINANCIAL INSURANCE COMPANY	0.09%	\$250,291	\$333,464	\$77,946	\$83,235	24.96%
122	AMERICAN STATES INSURANCE COMPANY	0.09%	\$248,455	\$271,352	\$1,526,001	\$2,144,464	790.29%
123	MID-CONTINENT CASUALTY COMPANY	0.09%	\$247,390	\$265,446	\$205,283	\$322,197	121.38%
124	WINDSOR INSURANCE COMPANY	0.09%	\$232,956	\$281,169	\$50,044	\$8,278	2.94%
125	PHARMACISTS MUTUAL INSURANCE COMPANY	0.09%	\$232,280	\$211,190	\$23,482	\$26,786	12.68%
126	RIVERPORT INSURANCE COMPANY	0.09%	\$229,818	\$174,199	\$17,394	\$18,609	10.68%
127	INSURANCE CORPORATION OF HANNOVER	0.08%	\$210,573	\$207,976	\$331,447	\$1,030,752	495.61%
128	ONEBEACON AMERICA INSURANCE COMPANY	0.08%	\$206,914	\$209,004	\$170,899	\$18,999	9.09%
129	ST PAUL MERCURY INSURANCE COMPANY	0.08%	\$202,321	\$510,642	\$1,701,007	\$324,946	63.63%
130	PHILADELPHIA INDEMNITY INSURANCE CO	0.07%	\$197,936	\$195,601	\$14,696	\$118,391	60.53%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.07%	\$197,704	\$205,408	\$24,896	\$3,419	1.66%
132	WAUSAU BUSINESS INSURANCE COMPANY	0.07%	\$196,207	\$154,939	\$1,800	\$157,845	101.88%
133	HANOVER INSURANCE COMPANY THE	0.07%	\$192,760	\$148,560	\$10,088	-\$67,462	-45.41%
134	FARMERS ALLIANCE MUTUAL INS CO	0.07%	\$185,714	\$197,491	\$179,506	-\$14,494	-7.34%
135	AMERICAN AUTOMOBILE INSURANCE CO	0.07%	\$183,908	\$236,852	\$3,020	-\$61,663	-26.03%
136	VALLEY FORGE INSURANCE COMPANY	0.07%	\$181,156	\$311,400	\$151,438	\$43,699	14.03%
137	T H E INSURANCE COMPANY	0.07%	\$175,200	\$176,395	\$1,806	-\$6,713	-3.81%
138	GENESIS INSURANCE COMPANY	0.06%	\$168,752	\$306,233	\$0	-\$262,000	-85.56%
139	PHOENIX INSURANCE COMPANY THE	0.06%	\$167,206	\$105,388	\$0	\$10,648	10.10%
140	GENERAL INSURANCE CO OF AMERICA	0.06%	\$164,916	\$166,274	\$25,801	\$1,231,548	740.67%
141	AMERICAN ZURICH INSURANCE COMPANY	0.06%	\$157,686	\$240,472	\$31,500	\$38,555	16.03%
142	REGENT INSURANCE COMPANY	0.06%	\$150,305	\$139,435	\$1,409,519	\$240,161	172.24%
143	FLORISTS MUTUAL INSURANCE COMPANY	0.05%	\$147,080	\$194,583	\$49,076	\$687	0.35%
144	NATIONAL FIRE INS CO OF HARTFORD	0.05%	\$146,298	\$148,036	\$1,010,262	-\$172,672	-116.64%
145	FIREMANS FUND INSURANCE COMPANY	0.05%	\$145,912	\$149,944	\$126,402	-\$366,315	-244.30%
146	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.05%	\$140,525	\$125,052	\$164,259	-\$188,380	-150.64%
147	FIDELITY AND DEPOSIT CO MARYLAND	0.05%	\$132,401	\$152,715	\$3,403	\$43,349	28.39%
148	SUA INSURANCE COMPANY	0.05%	\$128,479	\$54,749	\$0	\$12,739	23.27%
149	NATIONAL SURETY CORPORATION	0.05%	\$128,149	\$124,633	\$787,909	\$211,805	169.94%
150	ZURICH AMERICAN INS CO OF ILLINOIS	0.05%	\$128,134	\$103,356	\$1,410	\$6,956	6.73%
151	MTSUI SUMITOMO INSURANCE CO OF AMERICA	0.05%	\$124,676	\$138,123	\$0	\$14,673	10.62%
152	NATIONAL SPECIALTY INSURANCE COMPANY	0.05%	\$123,498	\$88,644	\$0	-\$127,497	-143.83%
153	ARGONAUT INSURANCE COMPANY	0.05%	\$121,297	\$102,741	-\$13,031	\$40,615	39.53%
154	ST PAUL GUARDIAN INSURANCE COMPANY	0.05%	\$120,706	\$258,683	\$188,584	-\$72,263	-27.93%
155	AMERICAN ECONOMY INSURANCE COMPANY	0.04%	\$114,093	\$107,908	\$195,097	\$409,865	379.83%
156	COOPERATIVE MUTUAL INSURANCE COMPANY	0.04%	\$107,066	\$110,190	\$149,518	-\$37,677	-34.19%
157	STATE AUTOMOBILE MUTUAL INS CO	0.04%	\$106,692	\$118,808	\$10,123	-\$46,599	-39.22%
158	AMERICAN INSURANCE COMPANY THE	0.04%	\$101,667	\$108,377	\$19,084	\$33,903	31.28%
159	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.04%	\$100,130	\$535,850	\$175,374	\$198,536	37.05%
160	INSURANCE CO OF THE STATE OF PA	0.04%	\$94,470	\$100,534	\$16,480	\$181,164	180.20%
161	SAVERS PROPERTY & CASUALTY INS CO	0.03%	\$92,655	\$56,705	\$56,636	-\$134,004	-236.32%
162	MID CENTURY INSURANCE COMPANY	0.03%	\$90,815	\$103,624	\$129,074	\$102,914	99.31%
163	ATHENA ASSURANCE COMPANY	0.03%	\$90,099	\$225,041	\$0	\$365,582	162.45%
164	REDLAND INSURANCE COMPANY	0.03%	\$84,899	\$76,963	\$890	\$214,364	278.53%
165	CUMIS INSURANCE SOCIETY INC	0.03%	\$82,123	\$79,637	\$3,962	-\$11,297	-14.19%
166	FAIRMONT SPECIALTY INSURANCE COMPANY	0.03%	\$80,714	\$606,342	\$615,595	\$174,558	28.79%
167	WESTFIELD INSURANCE COMPANY	0.03%	\$79,553	\$50,173	\$2,000	\$288,821	575.65%
168	FIDELITY AND GUARANTY INSURANCE COMPANY	0.03%	\$74,748	\$133,216	\$825,749	\$361,548	271.40%
169	LEADER INSURANCE COMPANY	0.03%	\$67,877	\$36,133	\$194,618	\$195,401	540.78%
170	TRAVELERS INDEMNITY CO OF AMERICA	0.02%	\$64,988	\$47,863	\$12,809	\$18,056	37.72%
171	SELECTIVE INSURANCE CO OF S CAROLINA	0.02%	\$64,670	\$55,364	\$0	-\$559	-1.01%
172	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.02%	\$62,695	\$24,420	\$0	\$7,620	31.20%
173	NORTHERN INSURANCE CO OF NEW YORK	0.02%	\$62,313	\$108,521	\$770,000	-\$262,606	-241.99%
174	FIDELITY & GUARANTY INS UNDERWRITERS	0.02%	\$61,424	\$100,727	-\$31,659	-\$72,074	-71.55%
175	HARLEYSVILLE INSURANCE COMPANY	0.02%	\$58,050	\$61,015	\$23,139	-\$2,844	-4.66%
176	INTEGON NATIONAL INSURANCE COMPANY	0.02%	\$57,285	\$59,705	\$69,879	\$48,642	81.47%
177	NATIONAL FARMERS UNION PRO & CAS CO	0.02%	\$54,349	\$52,208	\$56,063	-\$16,588	-31.77%
178	AMERICAN MODERN HOME INSURANCE CO	0.02%	\$53,548	\$54,708	\$2,544	-\$428,204	-782.71%
179	ASSURANCE COMPANY OF AMERICA	0.02%	\$53,040	\$198,402	\$159,021	-\$243,322	-122.64%
180	DAIMLERCHRYSLER INSURANCE COMPANY	0.02%	\$52,054	\$53,561	\$35,393	-\$189,275	-353.38%
181	MARKEL AMERICAN INSURANCE COMPANY	0.02%	\$50,607	\$36,034	\$3,329	\$33,372	92.61%
182	ARGONAUT MIDWEST INSURANCE COMPANY	0.02%	\$49,912	\$8,908	\$0	\$3,708	41.63%
183	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.02%	\$44,638	\$41,115	\$5,318	\$39,836	96.89%
184	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.02%	\$44,051	\$21,894	\$1,931	\$18,053	82.46%
185	STAR INSURANCE COMPANY	0.02%	\$42,213	\$50,905	\$33,879	\$33,292	65.40%
186	INSURANCE COMPANY OF NORTH AMERICA	0.02%	\$41,165	\$45,041	\$23,052	\$599,578	1331.18%
187	AMERICAN INTERNATIONAL SOUTH INS CO	0.01%	\$39,452	\$3,342	\$0	\$326,694	9775.40%
188	ALEA NORTH AMERICA INSURANCE COMPANY	0.01%	\$36,865	\$91,245	\$36,395	\$35,789	39.22%
189	FIRST NATIONAL INS CO OF AMERICA	0.01%	\$36,007	\$30,968	\$6,864	\$21,759	70.26%
190	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.01%	\$35,574	\$32,720	\$13,800	\$15,564	47.57%
191	BANCINSURE INC	0.01%	\$34,850	\$33,030	\$952	-\$1,048	-3.17%
192	COLONIAL AMERICAN CASUALTY AND SURETY C	0.01%	\$34,470	\$33,993	\$0	-\$1,361	-4.00%
193	MTSUI SUMITOMO INSURANCE USA INC	0.01%	\$33,058	\$23,904	\$610	\$6,966	29.14%
194	UNIVERSAL CASUALTY COMPANY	0.01%	\$32,002	\$26,668	\$0	\$1,600	6.00%
195	SAFECO INSURANCE CO OF AMERICA	0.01%	\$31,677	\$34,203	\$24,415	\$31,921	93.33%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	SCOTTSDALE INDEMNITY COMPANY	0.01%	\$28,626	\$41,799	\$33,710	\$14,918	35.69%
197	VIRGINIA SURETY COMPANY INC	0.01%	\$27,318	-\$19,126	\$4,420	-\$36,975	193.32%
198	MASSACHUSETTS BAY INS CO	0.01%	\$25,140	\$38,868	\$13,000	-\$148,274	-381.48%
199	SIRIUS AMERICA INSURANCE COMPANY	0.01%	\$22,797	\$823,829	\$288,166	\$375,179	45.54%
200	LM INSURANCE CORPORATION	0.01%	\$21,894	\$22,858	\$0	\$6,367	27.85%
201	EMPLOYERS FIRE INSURANCE COMPANY	0.01%	\$18,905	\$13,223	\$15,000	-\$9,989	-75.54%
202	AIG NATIONAL INSURANCE COMPANY INC	0.01%	\$18,216	\$3,985	\$0	\$0	0.00%
203	SELECTIVE INS CO OF THE SOUTHEAST	0.01%	\$17,245	\$14,040	\$500	\$11,559	82.33%
204	WESTPORT INSURANCE CORPORATION	0.01%	\$13,535	\$13,535	\$0	\$2,490	18.40%
205	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$13,343	\$13,681	\$2,807	\$41,492	303.28%
206	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$11,962	\$9,046	\$0	\$155	1.71%
207	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$9,940	\$8,325	\$207	\$240	2.88%
208	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$9,624	\$7,902	\$1,296	-\$683	-8.64%
209	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$9,452	\$10,494	\$15,770	-\$4,712	-44.90%
210	GREAT DIVIDE INSURANCE COMPANY	0.00%	\$9,294	\$4,711	\$375,000	-\$27,772	-589.51%
211	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$7,342	\$13,523	\$1,897	-\$33,961	-251.14%
212	GREAT AMERICAN ALLIANCE INSURANCE CO	0.00%	\$6,630	\$6,868	\$0	-\$3,919	-57.06%
213	STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$5,476	\$1,671	\$0	\$313,836	18781.33%
214	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$5,087	\$10,755	\$77,795	\$47,598	442.57%
215	UNIVERSAL UNDERWRITERS OF TEXAS INS CO	0.00%	\$4,969	\$4,969	\$0	\$0	0.00%
216	VANLINER INSURANCE COMPANY	0.00%	\$4,712	\$3,850	\$0	-\$17	-0.44%
217	SOUTHERN INSURANCE COMPANY	0.00%	\$4,619	\$3,447	\$0	-\$1,026	-29.77%
218	COLUMBIA INSURANCE COMPANY	0.00%	\$4,282	\$3,949	\$0	\$534	13.52%
219	PEERLESS INDEMNITY INSURANCE COMPANY	0.00%	\$3,856	\$2,584	\$0	\$449	17.38%
220	ROYAL INDEMNITY COMPANY	0.00%	\$3,547	\$4,706	\$259,450	-\$862,886	-18335.87%
221	MANUFACTURERS ALLIANCE INSURANCE CO	0.00%	\$3,011	\$1,129	\$0	\$284	25.16%
222	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$2,867	\$2,867	-\$270	-\$9,091	-317.09%
223	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$2,821	\$2,914	\$50,167	\$7,261	249.18%
224	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.00%	\$2,510	\$2,139	\$0	-\$3,098	-144.83%
225	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$2,195	\$2,208	\$0	-\$6,650	-301.18%
226	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$1,910	\$523	\$570,433	\$549,841	105132.12%
227	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	\$1,705	\$1,880	\$1,171	\$1,061	56.44%
228	GEICO INDEMNITY COMPANY	0.00%	\$1,697	\$1,565	\$291	\$714	45.62%
229	FIDELITY AND CASUALTY CO OF NEW YORK THE	0.00%	\$1,391	\$1,391	\$942	\$684	49.17%
230	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$1,028	\$1,485	\$0	-\$15,130	-1018.86%
231	PACIFIC INDEMNITY COMPANY	0.00%	\$876	\$1,021	\$0	-\$1,218	-119.29%
232	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$850	\$160	\$0	\$5	3.13%
233	VIGILANT INSURANCE COMPANY	0.00%	\$782	\$778	\$0	\$69	8.87%
234	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.00%	\$662	\$648	\$269	\$392	60.49%
235	SECURA SUPREME INSURANCE COMPANY	0.00%	\$486	\$487	\$0	\$181	37.17%
236	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$396	\$11,228	\$3,288	\$1,349	12.01%
237	GEICO GENERAL INS CO	0.00%	\$266	\$249	\$50	\$107	42.97%
238	NORTH POINTE INSURANCE COMPANY	0.00%	\$228	\$98	\$0	\$0	0.00%
239	AMERICAN STANDARD INS CO OF WISCONSIN	0.00%	\$172	\$166	\$0	\$0	0.00%
240	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$146	\$143	\$28	\$55	38.46%
241	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$132	\$132	\$1,094,780	-\$568,882	-430971.21%
242	MOTORS INSURANCE CORPORATION	0.00%	\$64	\$64	\$0	-\$20	-31.25%
243	AXA RE PROPERTY AND CASUALTY INS CO	0.00%	\$36	\$2,703	\$0	-\$47,534	-1758.56%
244	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$24	\$20	\$7	\$16	80.00%
245	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$270	N/A
246	AIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$13	N/A
247	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$0	\$550,000	-\$66,927	N/A
248	AMERICAN EQUITY SPECIALTY INS CO	0.00%	\$0	\$0	\$3,992	-\$296,456	N/A
249	ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,397	N/A
250	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$7	N/A
251	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$45,534	N/A
252	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$273	N/A
253	COMMERCIAL GUARANTY CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$199,072	N/A
254	CONSTITUTION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5,000	N/A
255	COREGIS INSURANCE COMPANY	0.00%	\$0	\$0	\$29,670	-\$80,945	N/A
256	DIAMOND STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$11,678	N/A
257	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$20,000	\$20,000	N/A
258	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$216	N/A
259	FAIRMONT INSURANCE COMPANY	0.00%	\$0	\$0	\$1,000	\$1,100	N/A
260	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$1,581	N/A

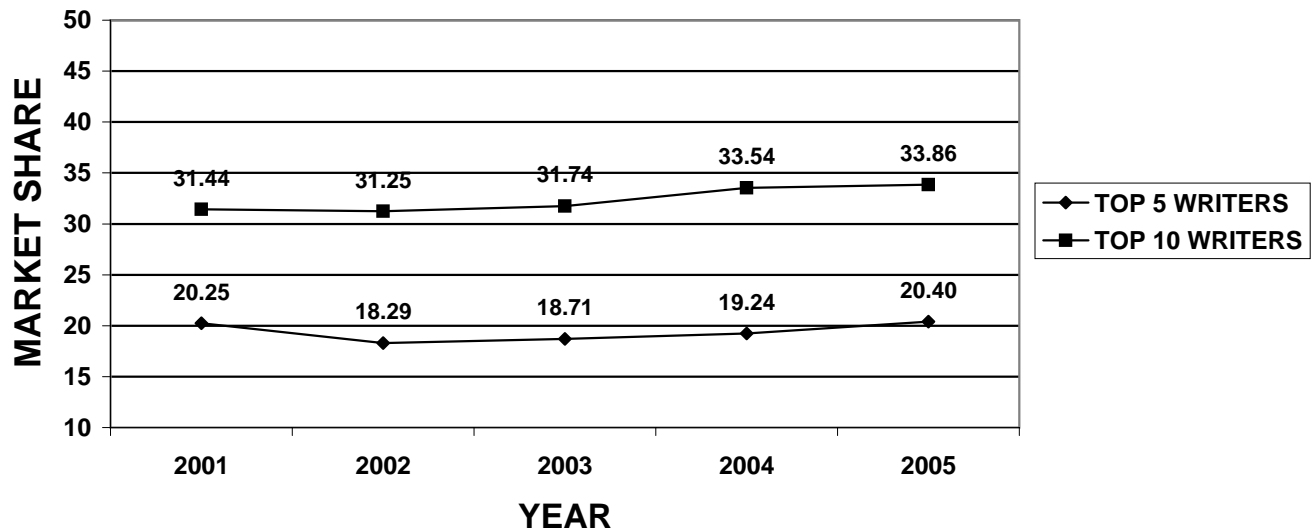


**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

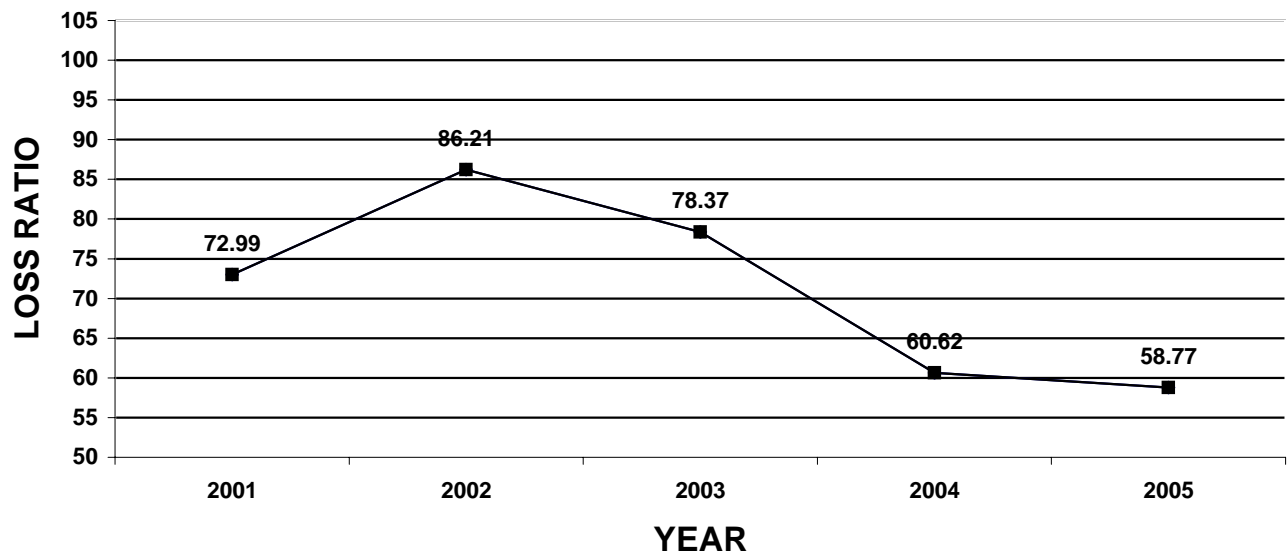
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
261	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$0	\$0	\$0	-\$4	N/A
262	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$23	\$23	N/A
263	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$90,557	-\$223,935	N/A
264	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$37	N/A
265	INSURANCE COMPANY OF THE WEST	0.00%	\$0	\$0	\$0	\$75,000	N/A
266	INTERNATIONAL BUS & MERCANTILE REASSUR	0.00%	\$0	\$0	-\$4,314	-\$4,314	N/A
267	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$0	\$0	\$0	-\$8,113	N/A
268	MGA INSURANCE COMPANY INC	0.00%	\$0	\$0	\$32,000	\$21,000	N/A
269	MILLERS FIRST INSURANCE COMANY	0.00%	\$0	\$0	\$15,000	-\$8,585	N/A
270	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$5,608	N/A
271	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$7	N/A
272	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$1,677	\$18,920	-\$35,034	-2089.09%
273	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$39	N/A
274	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$12,000	-\$8,094	N/A
275	PENN AMERICA INS CO	0.00%	\$0	\$0	\$0	\$1,528	N/A
276	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$0	\$1,675	\$5,550	\$5,146	307.22%
277	PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$12,100	N/A
278	REPUBLIC WESTERN INS CO	0.00%	\$0	\$0	\$466,883	-\$278,484	N/A
279	SELECTIVE INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$289	\$0	-\$401	-138.75%
280	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$280	N/A
281	TIG INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$4,000	N/A
282	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$310	N/A
283	TRAVELERS CASUALTY AND SURETY CO OF AMER	0.00%	\$0	\$0	\$0	-\$1,390	N/A
284	TRAVELERS CASUALTY CO OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$13	N/A
285	TRAVELERS CASUALTY INS COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$3,438	N/A
286	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$358	N/A
287	TRUMBULL INSURANCE COMPANY	0.00%	\$0	\$0	\$17,388	-\$28,079	N/A
288	ULICO CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$102,642	N/A
289	VALIANT INS CO	0.00%	\$0	-\$196	\$0	-\$73,110	37301.02%
290	XL INSURANCE AMERICA INC	0.00%	\$0	\$0	\$0	-\$6,000	N/A
291	XL SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$650,400	-\$94,532	N/A
292	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A
293	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	-\$5	-\$4	\$0	\$230	-5750.00%
294	NORTH AMERICAN SPECIALTY INS CO	0.00%	-\$37	-\$37	\$0	-\$43,803	118386.49%
295	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	-\$67	-\$472	\$469,650	-\$298,017	63139.19%
296	FIRST LIBERTY INSURANCE CORP THE	0.00%	-\$189	\$329	\$0	\$167	50.76%
297	AMERICAN MOTORISTS INSURANCE CO	0.00%	-\$280	\$72	\$20,000	-\$155,080	-215388.89%
298	CENTENNIAL INSURANCE COMPANY	0.00%	-\$1,194	-\$109	\$74,686	-\$5,406	4959.63%
299	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	-\$1,377	\$68,017	\$38,625	\$31,908	46.91%
300	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	-\$1,415	\$16,463	\$196,014	-\$65,158	-395.78%
301	TIG INSURANCE COMPANY	0.00%	-\$2,309	-\$2,309	\$423,884	\$60,704	-2629.02%
302	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	-\$3,316	-\$2,399	\$7,572	-\$353,552	14737.47%
303	UNITED FIRE & INDEMNITY COMPANY	0.00%	-\$3,569	\$43,070	\$3,000	-\$23,500	-54.56%
304	LUMBERMENS MUTUAL CASUALTY CO	0.00%	-\$8,233	-\$2,616	\$998,559	\$32,791	-1253.48%
305	MARKEL INSURANCE COMPANY	0.00%	-\$13,308	-\$6,579	-\$21,000	-\$92,889	1411.90%
306	AIU INSURANCE COMPANY	-0.01%	-\$25,004	-\$25,004	\$132,500	-\$3,292	13.17%
307	BIRMINGHAM FIRE INS CO OF PA	-0.04%	-\$94,808	-\$31,340	-\$3,477	\$14,044	-44.81%
308	RLI INSURANCE COMPANY	-0.19%	-\$507,278	\$813,288	\$2,196,380	\$863,409	106.16%
TOTAL		100.00%	\$268,161,058	\$271,980,407	\$147,975,880	\$159,836,768	58.77%

**MISSOURI COMMERCIAL AUTO INSURANCE**  
**(Auto Liability Bodily Injury)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	5.83%	\$4,796,091	\$4,762,462	\$1,734,553	\$1,627,152	34.17%
2	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	5.75%	\$4,732,306	\$3,608,474	\$664,625	\$904,048	25.05%
3	EMPIRE FIRE AND MARINE INSURANCE CO	5.39%	\$4,436,092	\$4,396,221	\$844,230	\$1,089,169	24.78%
4	GREAT WEST CASUALTY COMPANY	4.44%	\$3,654,631	\$3,586,227	\$2,006,339	\$2,266,871	63.21%
5	LINCOLN GENERAL INSURANCE CO	4.15%	\$3,419,580	\$3,726,010	\$3,119,900	\$3,122,587	83.81%
6	SENTRY SELECT INSURANCE COMPANY	3.91%	\$3,216,499	\$3,171,584	\$1,243,120	\$1,520,700	47.95%
7	VANLINER INSURANCE COMPANY	3.69%	\$3,037,167	\$2,887,722	\$642,164	\$2,861,711	99.10%
8	AMERICAN STATES INSURANCE COMPANY	3.64%	\$2,998,878	\$3,290,584	\$455,209	-\$129,929	-3.95%
9	AMERICAN FAMILY MUTUAL INS CO	3.47%	\$2,858,173	\$2,779,285	\$1,419,414	\$1,455,192	52.36%
10	PROGRESSIVE NORTHWESTERN INS CO	2.83%	\$2,331,002	\$3,246,864	\$1,509,596	\$1,415,448	43.59%
11	LIBERTY MUTUAL FIRE INSURANCE CO	2.62%	\$2,158,014	\$2,040,761	\$535,026	\$1,095,882	53.70%
12	NATIONAL INTERSTATE INSURANCE COMPANY	2.51%	\$2,069,579	\$1,562,207	\$273,077	\$944,040	60.43%
13	UNITED FIRE AND CASUALTY COMPANY	2.36%	\$1,946,076	\$1,907,871	\$522,195	\$327,805	17.18%
14	GENERAL INSURANCE CO OF AMERICA	2.34%	\$1,925,638	\$1,949,509	\$148,626	\$162,318	8.33%
15	HARCO NATIONAL INSURANCE COMPANY	2.06%	\$1,695,355	\$1,723,330	\$761,136	\$1,160,184	67.32%
16	UNITED FINANCIAL CASUALTY COMPANY	1.99%	\$1,635,459	\$473,915	\$136,932	\$243,440	51.37%
17	NORTHLAND INSURANCE COMPANY	1.85%	\$1,525,460	\$1,425,643	\$1,374,353	\$599,329	42.04%
18	HARTFORD UNDERWRITERS INSURANCE CO	1.85%	\$1,521,012	\$1,400,622	\$242,844	\$1,389,776	99.23%
19	CANAL INSURANCE COMPANY	1.81%	\$1,491,823	\$1,647,858	\$925,873	\$1,049,447	63.69%
20	GENERAL CASUALTY CO OF WISCONSIN	1.70%	\$1,396,027	\$1,224,092	\$452,650	\$459,159	37.51%
21	AUTO OWNERS INSURANCE COMPANY	1.62%	\$1,330,604	\$1,331,172	\$791,650	\$873,962	65.65%
22	HARTFORD FIRE INSURANCE COMPANY	1.30%	\$1,073,749	\$1,164,825	\$1,750,507	\$226,760	19.47%
23	OWNERS INSURANCE COMPANY	1.29%	\$1,066,007	\$946,680	\$448,570	\$472,282	49.89%
24	CHARTER OAK FIRE INSURANCE CO THE	1.28%	\$1,052,092	\$606,681	\$133,693	\$266,596	43.94%
25	AMERICAN ECONOMY INSURANCE COMPANY	1.24%	\$1,023,641	\$1,028,992	\$191,899	-\$170,115	-16.53%
26	FEDERAL INSURANCE COMPANY	1.15%	\$948,614	\$943,657	\$157,546	\$108,756	11.52%
27	CONTINENTAL CASUALTY COMPANY	1.12%	\$925,082	\$1,295,299	\$32,250	\$0	0.00%
28	GATEWAY INSURANCE COMPANY	1.05%	\$860,728	\$754,119	\$114,893	\$156,231	20.72%
29	STONINGTON INSURANCE COMPANY	0.97%	\$800,237	\$495,386	\$53,526	\$35,046	7.07%
30	NATIONAL INDEMNITY COMPANY	0.96%	\$791,135	\$773,135	\$342,459	\$370,036	47.86%
31	SECURA INSURANCE A MUTUAL COMPANY	0.87%	\$718,001	\$687,390	\$308,897	\$318,305	46.31%
32	TWIN CITY FIRE INS CO	0.86%	\$712,049	\$777,636	\$84,618	\$345,690	44.45%
33	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.79%	\$648,481	\$665,844	\$532,390	\$601,637	90.36%
34	CAMERON MUTUAL INSURANCE COMPANY	0.78%	\$639,158	\$629,145	\$306,843	\$300,755	47.80%
35	STATE FARM FIRE AND CASUALTY COMPANY	0.75%	\$620,247	\$593,949	\$212,552	\$217,320	36.59%
36	SAGAMORE INSURANCE COMPANY	0.75%	\$619,633	\$538,626	\$184,079	\$173,614	32.23%
37	ADDISON INSURANCE COMPANY	0.75%	\$617,330	\$575,917	\$105,134	\$150,471	26.13%
38	INTERSTATE INDEMNITY COMPANY	0.71%	\$583,620	\$691,377	\$231,114	\$801,224	115.89%
39	SENTRY INSURANCE A MUTUAL COMPANY	0.69%	\$564,743	\$595,131	\$142,224	\$28,064	4.72%
40	SHELTER GENERAL INS CO	0.66%	\$545,906	\$533,838	\$327,157	\$492,882	92.33%
41	CHURCH MUTUAL INSURANCE COMPANY	0.66%	\$543,740	\$541,518	\$304,969	\$514,704	95.05%
42	NATIONAL CASUALTY COMPANY	0.65%	\$536,943	\$1,003,677	\$92,589	\$60,154	5.99%
43	FIRST NATIONAL INS CO OF AMERICA	0.65%	\$532,989	\$524,544	\$64,554	\$96,284	18.36%
44	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.65%	\$532,278	\$514,517	\$84,952	\$83,262	16.18%
45	TRANSCONTINENTAL INSURANCE COMPANY	0.62%	\$510,462	\$0	\$0	\$0	N/A
46	HARTFORD CASUALTY INS CO	0.58%	\$479,635	\$169,420	\$169,544	-\$118,155	-69.74%
47	ALLSTATE INDEMNITY COMPANY	0.55%	\$456,445	\$459,108	\$258,961	\$216,147	47.08%
48	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.55%	\$448,952	\$449,672	\$41,675	\$81,873	18.21%
49	NATIONAL LIABILITY & FIRE INS CO	0.54%	\$442,383	\$444,204	\$177,435	\$203,974	45.92%
50	COLUMBIA MUTUAL INSURANCE CO	0.51%	\$417,826	\$406,774	\$114,067	\$159,294	39.16%
51	WESTPORT INSURANCE CORPORATION	0.50%	\$411,406	\$1,135,959	\$548,497	\$435,699	38.36%
52	ALLSTATE INSURANCE COMPANY	0.48%	\$393,277	\$479,601	\$219,925	\$130,423	27.19%
53	HAULERS INSURANCE COMPANY INC	0.44%	\$362,786	\$334,001	\$105,674	\$127,323	38.12%
54	NATIONWIDE MUTUAL INSURANCE COMPANY	0.42%	\$348,545	\$321,088	\$22,324	-\$1,285	-0.40%
55	LANCER INSURANCE COMPANY	0.42%	\$346,002	\$342,462	\$176,866	\$218,983	63.94%
56	OLD REPUBLIC INSURANCE COMPANY	0.40%	\$330,527	\$365,137	\$82,162	\$140,105	38.37%
57	GRANITE STATE INSURANCE COMPANY	0.39%	\$318,973	\$273,427	\$91,679	-\$931	-0.34%
58	NORTHFIELD INSURANCE COMPANY	0.38%	\$310,511	\$350,871	\$79,367	\$68,837	19.62%
59	FEDERATED RURAL ELECTRIC INS EXCHANGE	0.36%	\$296,617	\$296,525	\$123,329	\$268,454	90.53%
60	NATIONAL AMERICAN INSURANCE COMPANY	0.35%	\$287,452	\$217,986	\$43,517	\$139,609	64.04%
61	LIBERTY MUTUAL INSURANCE COMPANY	0.34%	\$276,884	\$316,896	\$132,221	\$180,019	56.81%
62	GREAT NORTHERN INSURANCE COMPANY	0.29%	\$237,391	\$216,226	\$65,839	\$62,046	28.69%
63	AMERICAN CASUALTY CO OF READING PA	0.27%	\$225,923	\$0	\$0	\$0	N/A
64	SHELTER MUTUAL INSURANCE CO	0.27%	\$219,756	\$225,399	\$95,589	\$73,573	32.64%
65	GREENWICH INSURANCE COMPANY	0.26%	\$215,432	\$229,443	\$108,641	\$114,658	49.97%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	NAVIGATORS INSURANCE COMPANY	0.26%	\$214,055	\$96,780	\$5,574	\$73,830	76.29%
67	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.23%	\$193,170	\$218,740	\$11,687	\$17,765	8.12%
68	WAUSAU UNDERWRITERS INS CO	0.23%	\$187,817	\$169,337	\$28,129	\$17,120	10.11%
69	ELECTRIC INSURANCE COMPANY	0.23%	\$186,932	\$186,919	\$223,116	\$128,445	68.72%
70	GENERAL FIRE & CASUALTY COMPANY	0.20%	\$163,178	\$280,032	\$93,436	-\$37,779	-13.49%
71	FEDERATED MUTUAL INSURANCE COMPANY	0.16%	\$133,402	\$138,419	\$688,631	\$693,435	500.97%
72	PHOENIX INSURANCE COMPANY THE	0.15%	\$126,138	\$79,668	\$4,350	\$24,505	30.76%
73	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.15%	\$121,331	\$188,212	\$204,519	\$79,119	42.04%
74	WINDSOR INSURANCE COMPANY	0.15%	\$120,312	\$145,442	\$91,770	\$109,208	75.09%
75	VALLEY FORGE INSURANCE COMPANY	0.14%	\$113,683	\$0	\$0	\$0	N/A
76	STAR INSURANCE COMPANY	0.14%	\$113,385	\$96,441	\$18,884	\$49,054	50.86%
77	ZURICH AMERICAN INSURANCE COMPANY	0.13%	\$108,491	\$112,806	\$916,766	\$1,200,755	1064.44%
78	ARGONAUT INSURANCE COMPANY	0.13%	\$107,027	\$90,654	-\$11,498	\$35,837	39.53%
79	NATIONAL FIRE INS CO OF HARTFORD	0.12%	\$102,559	\$0	\$0	\$0	N/A
80	REGENT INSURANCE COMPANY	0.12%	\$101,753	\$94,507	\$26,284	\$263,290	278.59%
81	CLARENDON NATIONAL INS CO	0.12%	\$98,418	\$162,774	\$5,481	\$538,201	330.64%
82	LIBERTY INSURANCE CORPORATION	0.10%	\$85,138	\$61,756	\$23,616	\$23,548	38.13%
83	FLORISTS MUTUAL INSURANCE COMPANY	0.10%	\$84,010	\$120,163	\$14,493	\$21,196	17.64%
84	INSURANCE CORPORATION OF HANNOVER	0.10%	\$82,398	\$81,382	\$129,697	\$403,338	495.61%
85	UNITED STATES FIRE INSURANCE COMPANY	0.10%	\$81,312	\$156,275	\$75,319	\$55,378	35.44%
86	DAIMLERCHRYSLER INSURANCE COMPANY	0.10%	\$78,520	\$80,793	\$53,391	-\$279,474	-345.91%
87	HUDSON INSURANCE COMPANY	0.09%	\$76,957	\$74,826	\$0	-\$8,649	-11.56%
88	PROGRESSIVE CASUALTY INSURANCE CO	0.09%	\$74,864	\$124,399	\$26,780	\$13,654	10.98%
89	HANOVER INSURANCE COMPANY THE	0.09%	\$71,915	\$57,303	\$32,375	\$11,897	20.76%
90	PHILADELPHIA INDEMNITY INSURANCE CO	0.07%	\$61,315	\$60,592	\$4,552	\$36,674	60.53%
91	WAUSAU BUSINESS INSURANCE COMPANY	0.07%	\$59,937	\$49,065	\$28,010	\$20,564	41.91%
92	GRINNELL MUTUAL REINSURANCE COMPANY	0.07%	\$56,840	\$53,687	\$5,097	\$6,747	12.57%
93	SUA INSURANCE COMPANY	0.07%	\$55,063	\$23,463	\$2,587	\$5,458	23.26%
94	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.07%	\$54,754	\$42,479	\$39,814	\$40,571	95.51%
95	TRAVELERS INDEMNITY CO OF AMERICA	0.06%	\$49,026	\$36,099	\$6,740	\$6,223	17.24%
96	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.05%	\$45,235	\$17,507	\$0	\$5,498	31.40%
97	ARGONAUT MIDWEST INSURANCE COMPANY	0.05%	\$44,040	\$7,860	\$0	\$3,272	41.63%
98	OAK RIVER INSURANCE COMPANY	0.05%	\$42,211	\$48,456	\$9,336	\$49,965	103.11%
99	LEADER INSURANCE COMPANY	0.04%	\$33,703	\$17,411	\$4,380	-\$6,738	-38.70%
100	REDLAND INSURANCE COMPANY	0.04%	\$33,221	\$30,116	\$348	\$83,882	278.53%
101	AMCO INSURANCE COMPANY	0.04%	\$30,714	\$93,355	\$40,619	\$6,245	6.69%
102	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.04%	\$29,759	\$27,410	\$13,352	\$19,707	71.90%
103	STARNET INSURANCE COMPANY	0.03%	\$28,647	\$20,043	\$0	\$11,825	59.00%
104	COOPERATIVE MUTUAL INSURANCE COMPANY	0.03%	\$26,762	\$27,543	\$37,374	-\$9,418	-34.19%
105	ACUITY A MUTUAL INSURANCE COMPANY	0.03%	\$26,489	\$19,964	\$481,814	\$975,731	4887.45%
106	CONSUMERS INSURANCE USA INC	0.03%	\$25,233	\$22,927	\$105	\$864	3.77%
107	STATE NATIONAL INSURANCE COMPANY INC	0.03%	\$24,717	\$23,296	\$0	\$627,672	2694.33%
108	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.03%	\$23,720	\$11,789	\$1,040	\$9,720	82.45%
109	SENECA INSURANCE COMPANY INC	0.02%	\$20,469	\$14,662	\$0	\$0	0.00%
110	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$19,861	\$18,946	\$0	\$1,427	7.53%
111	SECURITY NATIONAL INSURANCE COMPANY	0.02%	\$19,783	\$29,872	\$123,973	\$94,494	316.33%
112	INTEGON NATIONAL INSURANCE COMPANY	0.02%	\$19,519	\$19,749	\$13,569	\$0	0.00%
113	CAROLINA CASUALTY INSURANCE COMPANY	0.02%	\$18,782	\$13,686	\$16,102	\$14,602	106.69%
114	ILLINOIS NATIONAL INSURANCE COMPANY	0.02%	\$17,425	\$5,198	\$73,371	\$57,870	1113.31%
115	CONTINENTAL WESTERN INSURANCE CO	0.02%	\$13,865	\$13,989	\$0	\$0	0.00%
116	SCOTTSDALE INDEMNITY COMPANY	0.02%	\$13,721	\$31,139	\$18,152	\$4,938	15.86%
117	NEW HAMPSHIRE INSURANCE COMPANY	0.02%	\$13,512	\$5,618	\$172,810	-\$110,086	-1959.52%
118	DISCOVER PROPERTY AND CASUALTY INS CO	0.01%	\$12,240	\$12,240	\$473,944	\$364,946	2981.58%
119	AIG NATIONAL INSURANCE COMPANY INC	0.01%	\$11,513	\$2,503	\$0	\$0	0.00%
120	PACIFIC EMPLOYERS INSURANCE COMPANY	0.01%	\$10,172	\$10,196	\$34,200	-\$73,511	-720.98%
121	PROPERTY & CASUALTY INS CO OF HARTFORD	0.01%	\$10,160	\$8,509	\$211	\$245	2.88%
122	FEDERATED SERVICE INSURANCE COMPANY	0.01%	\$9,903	\$23,613	\$319,758	\$323,048	1368.09%
123	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$9,836	\$8,077	\$1,325	-\$698	-8.64%
124	GREAT DIVIDE INSURANCE COMPANY	0.01%	\$9,295	\$4,711	\$0	\$6,772	143.75%
125	MASSACHUSETTS BAY INS CO	0.01%	\$9,272	\$13,403	\$2,201	-\$1,080	-8.06%
126	BROTHERHOOD MUTUAL INSURANCE CO	0.01%	\$8,506	\$8,589	\$1,880	\$544	6.33%
127	BIRMINGHAM FIRE INS CO OF PA	0.01%	\$8,156	\$2,581	\$0	\$0	0.00%
128	LM INSURANCE CORPORATION	0.01%	\$6,583	\$6,861	\$0	\$1,499	21.85%
129	UNIVERSAL UNDERWRITERS INS CO	0.01%	\$5,307	\$14,678	\$614,853	\$805,911	5490.60%
130	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$3,057	\$1,427	\$305,921	\$167,919	11767.27%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)**

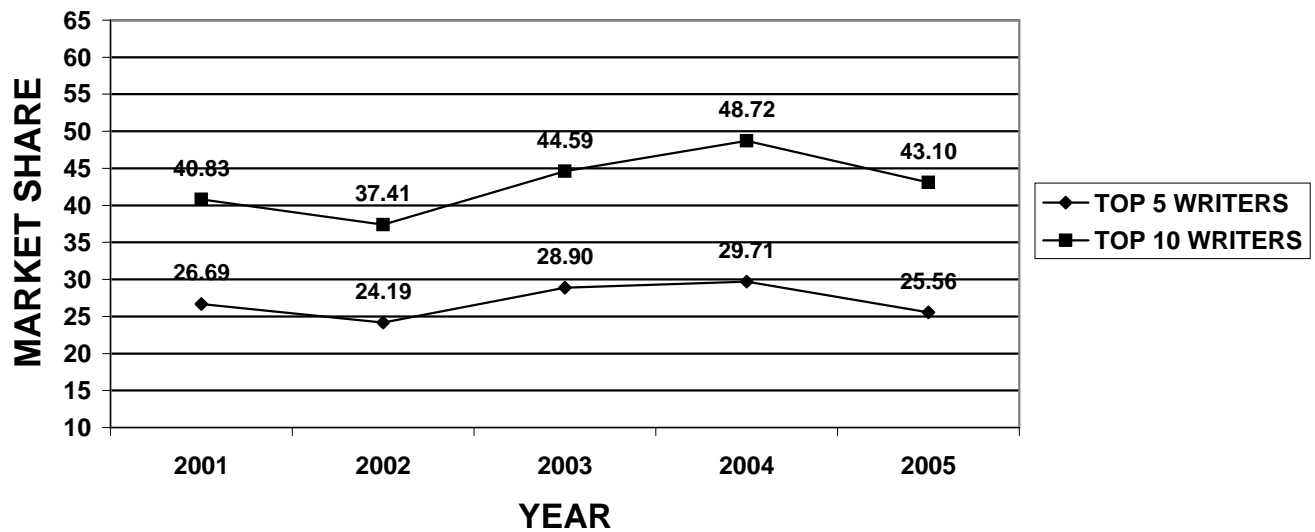
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$2,692	\$4,096	-\$2,184	-\$793	-19.36%
132	ROYAL INDEMNITY COMPANY	0.00%	\$2,218	\$2,703	\$3,249	-\$76,779	-2840.51%
133	MID-CONTINENT CASUALTY COMPANY	0.00%	\$2,167	\$825	\$0	\$0	0.00%
134	COLUMBIA INSURANCE COMPANY	0.00%	\$1,070	\$987	\$0	\$42	4.26%
135	MICHIGAN MILLERS MUTUAL INS CO	0.00%	\$951	\$1,917	\$0	-\$500	-26.08%
136	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$694	\$206	\$0	-\$32	-15.53%
137	CINCINNATI INS CO THE	0.00%	\$673	\$534	\$0	\$0	0.00%
138	PACIFIC INDEMNITY COMPANY	0.00%	\$614	\$721	\$0	-\$826	-114.56%
139	VIGILANT INSURANCE COMPANY	0.00%	\$603	\$600	\$0	\$52	8.67%
140	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$404	\$11,477	\$3,289	\$1,379	12.02%
141	NORTH POINTE INSURANCE COMPANY	0.00%	\$228	\$98	\$0	\$0	0.00%
142	SECURA SUPREME INSURANCE COMPANY	0.00%	\$208	\$208	\$0	\$0	0.00%
143	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$175	\$337	\$0	\$140	41.54%
144	AMERICAN STANDARD INS CO OF WISCONSIN	0.00%	\$165	\$159	\$0	\$0	0.00%
145	AXA RE PROPERTY AND CASUALTY INS CO	0.00%	\$57	\$4,282	-\$326	-\$18,459	-431.08%
146	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$10	\$4	\$0	\$471	11775.00%
147	FIRST FINANCIAL INSURANCE COMPANY	0.00%	\$10	\$6	\$0	\$0	0.00%
148	UNIVERSAL UNDERWRITERS OF TEXAS INS CO	0.00%	\$3	\$3	\$0	\$884	29466.67%
149	SAFECO INSURANCE CO OF AMERICA	0.00%	\$2	\$3	\$74,160	\$42,461	1415366.67%
150	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$1	\$123	\$116,013	\$118,310	96186.99%
151	SIRIUS AMERICA INSURANCE COMPANY	0.00%	\$1	\$1	\$3,184	\$4,145	414500.00%
152	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	\$0	\$0	\$2,159	\$1,101	N/A
153	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$0	\$7,974	\$7,564	N/A
154	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$21,504	\$21,478	N/A
155	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	\$0	\$0	\$113,262	\$119,612	N/A
156	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$3,380	\$3,380	N/A
157	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$10,308	N/A
158	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$0	\$39,887	\$50,009	N/A
159	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$182,469	\$182,469	N/A
160	AMERISURE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$460,921	\$460,921	N/A
161	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$1,456	\$1,456	N/A
162	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$18,961	\$19,865	N/A
163	ATHENA ASSURANCE COMPANY	0.00%	\$0	\$0	\$941	\$956	N/A
164	ATLANTIC SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$51,196	\$96,991	N/A
165	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.00%	\$0	\$0	\$54	\$60	N/A
166	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$3	N/A
167	BITUMINOUS CASUALTY CORPORATION	0.00%	\$0	\$0	\$348,292	\$369,917	N/A
168	CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$2,500	-\$2,472	N/A
169	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$144	N/A
170	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00%	\$0	\$0	\$811	\$3,811	N/A
171	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$0	\$59,624	\$27,985	N/A
172	COMMERCIAL GUARANTY CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$1,455	N/A
173	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$8,654	\$8,654	N/A
174	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$0	\$0	\$384,888	\$249,949	N/A
175	FARMERS ALLIANCE MUTUAL INS CO	0.00%	\$0	\$0	\$0	-\$3,000	N/A
176	FARMERS INSURANCE EXCHANGE	0.00%	\$0	\$2	\$121,390	\$124,936	6246800.00%
177	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$30	N/A
178	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$51,186	\$16,298	N/A
179	FIDELITY AND DEPOSIT CO MARYLAND	0.00%	\$0	\$0	\$18,786	\$17,290	N/A
180	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$1	\$3,063	-\$25,512	-2551200.00%
181	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$116	N/A
182	GEICO GENERAL INS CO	0.00%	\$0	\$0	\$14	\$16	N/A
183	GEICO INDEMNITY COMPANY	0.00%	\$0	\$0	\$87	\$108	N/A
184	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$0	\$0	\$7	\$7	N/A
185	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$385	\$406	N/A
186	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$2,557	-\$7,194	N/A
187	GUIDEONE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$50,918	\$61,418	N/A
188	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$3,620	-\$21,585	N/A
189	HOUSTON GENERAL INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
190	INSURANCE CO OF THE STATE OF PA	0.00%	\$0	\$0	\$12,024	\$12,024	N/A
191	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$0	\$0	\$0	-\$9,149	N/A
192	MARYLAND CASUALTY COMPANY	0.00%	\$0	\$1	\$105,746	\$105,063	10506300.00%
193	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$36,069	\$36,169	N/A
194	MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$8,276	\$11,005	N/A
195	MITSUMI SUMITOMO INSURANCE USA INC	0.00%	\$0	\$0	\$4,872	\$5,224	N/A

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)**

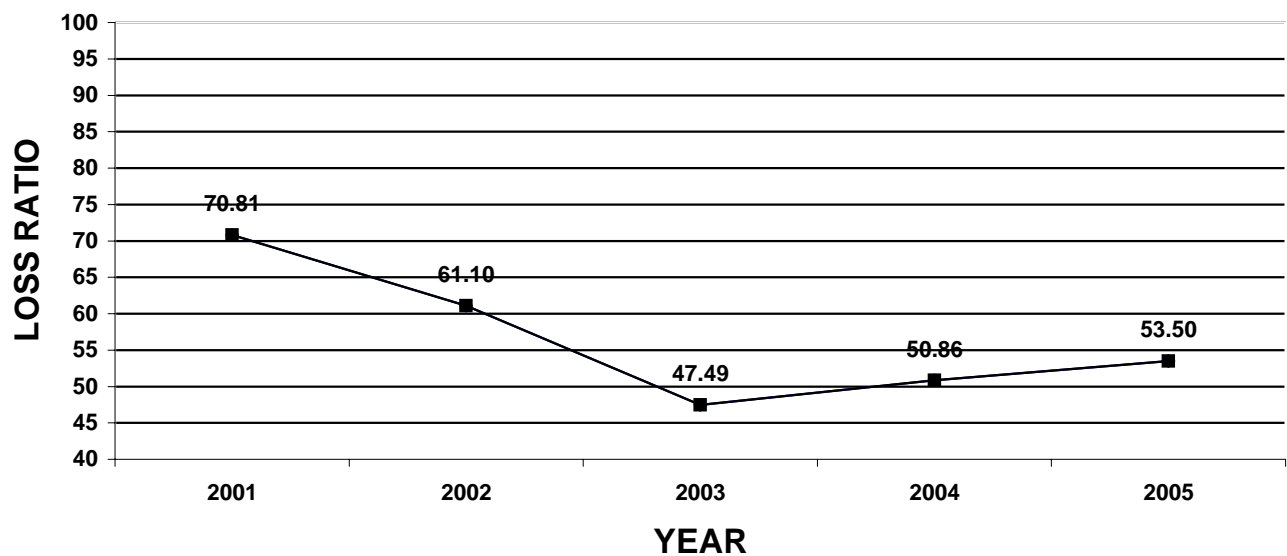
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$9,158	\$9,195	N/A
197	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.00%	\$0	\$0	\$15,902	\$10,402	N/A
198	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$224	N/A
199	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$382	N/A
200	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$12,382	\$12,382	N/A
201	OCCIDENTAL FIRE & CAS CO OF NC	0.00%	\$0	\$1,061	\$23,591	\$12,751	1201.79%
202	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$5,442	\$2,839	N/A
203	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$750	-\$662	N/A
204	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.00%	\$0	\$0	\$30,025	\$29,025	N/A
205	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$204	\$0	N/A
206	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$0	\$0	-\$3,123	N/A
207	SELECTIVE INS CO OF THE SOUTHEAST	0.00%	\$0	\$0	\$3,999	\$3,999	N/A
208	SELECTIVE INSURANCE CO OF S CAROLINA	0.00%	\$0	\$0	\$4,836	\$5,036	N/A
209	SELECTIVE INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$37	N/A
210	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$41,650	\$41,650	N/A
211	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$53,877	\$56,374	N/A
212	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$36,225	\$33,314	N/A
213	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,061	N/A
214	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
215	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$45	-\$6,978	N/A
216	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$1,327	N/A
217	TRAVELERS CASUALTY INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$186	N/A
218	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$30	N/A
219	TRUCK INSURANCE EXCHANGE	0.00%	\$0	\$0	\$187,279	\$182,803	N/A
220	TRUMBULL INSURANCE COMPANY	0.00%	\$0	\$0	\$17,773	-\$28,700	N/A
221	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$3,262	\$3,249	N/A
222	VESTA FIRE INSURANCE CORP	0.00%	\$0	\$0	\$0	\$61,249	N/A
223	WEST AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$105,354	\$111,428	N/A
224	XL INSURANCE AMERICA INC	0.00%	\$0	\$0	\$0	-\$4,000	N/A
225	XL SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$433,600	-\$63,021	N/A
226	ZURICH AMERICAN INS CO OF ILLINOIS	0.00%	\$0	\$0	\$11,166	\$11,166	N/A
227	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	-\$19	\$2,457	\$0	\$12,400	504.68%
228	FIRST LIBERTY INSURANCE CORP THE	0.00%	-\$65	\$118	\$0	\$0	0.00%
229	AMERICAN MOTORISTS INSURANCE CO	0.00%	-\$75	\$23	-\$384	-\$1,147	-4986.96%
230	ONEBEACON INSURANCE COMPANY	0.00%	-\$204	-\$203	\$55,962	\$6,898	-3398.03%
231	UNITED STATES FIDELITY & GUARANTY CO	0.00%	-\$249	-\$249	\$72,353	\$14,705	-5905.62%
232	QBE INSURANCE CORPORATION	0.00%	-\$283	\$38,185	\$1,225,331	\$236,952	620.54%
233	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	-\$408	-\$408	\$331,539	\$323,765	-79354.17%
234	TIG INSURANCE COMPANY	0.00%	-\$770	-\$770	\$141,295	\$20,235	-2627.92%
235	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	-\$805	-\$805	\$6,982	\$40,350	-5012.42%
236	UNITED FIRE & INDEMNITY COMPANY	0.00%	-\$2,693	\$32,491	\$8,867	-\$22,678	-69.80%
237	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$4,085	-\$4,085	\$0	\$26,587	-650.84%
TOTAL		100.00%	\$82,321,432	\$79,876,541	\$39,335,646	\$42,737,585	53.50%

**MISSOURI COMMERCIAL AUTO INSURANCE**  
**(Auto Liability Property Damage)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	EMPIRE FIRE AND MARINE INSURANCE CO	86.79%	\$53,645,674	\$53,163,520	\$10,209,273	\$13,171,318	24.78%
2	STATE FARM MUTUAL AUTOMOBILE INS CO	1.65%	\$1,017,780	\$984,275	\$247,006	\$266,040	27.03%
3	ZURICH AMERICAN INSURANCE COMPANY	0.96%	\$592,127	\$587,197	\$18,905	-\$7,714	-1.31%
4	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.51%	\$317,278	\$294,246	\$41,641	\$59,297	20.15%
5	UNIVERSAL UNDERWRITERS INS CO	0.48%	\$298,452	\$304,816	\$47,411	\$95,214	31.24%
6	CINCINNATI INS CO THE	0.46%	\$283,734	\$284,335	\$8,054	\$18,486	6.50%
7	DISCOVER PROPERTY AND CASUALTY INS CO	0.40%	\$245,979	\$248,583	\$3,410	\$33,493	13.47%
8	HARTFORD UNDERWRITERS INSURANCE CO	0.37%	\$227,164	\$209,184	\$36,269	\$207,564	99.23%
9	CONTINENTAL WESTERN INSURANCE CO	0.36%	\$221,888	\$211,047	\$22,109	\$23,976	11.36%
10	TRANSCONTINENTAL INSURANCE COMPANY	0.32%	\$198,159	\$0	\$0	\$0	N/A
11	HARTFORD FIRE INSURANCE COMPANY	0.26%	\$160,365	\$173,967	\$261,439	\$33,867	19.47%
12	PROGRESSIVE NORTHWESTERN INS CO	0.25%	\$157,269	\$218,517	\$27,419	\$22,501	10.30%
13	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.24%	\$145,751	\$150,199	\$71,847	\$82,355	54.83%
14	AMERISURE MUTUAL INSURANCE COMPANY	0.22%	\$138,676	\$185,789	\$0	\$0	0.00%
15	UNITED FIRE AND CASUALTY COMPANY	0.20%	\$123,981	\$136,112	\$8,018	\$3,245	2.38%
16	AMERICAN FAMILY MUTUAL INS CO	0.20%	\$121,777	\$120,246	\$53,015	\$79,860	66.41%
17	BROTHERHOOD MUTUAL INSURANCE CO	0.18%	\$113,240	\$130,017	\$2,945	\$14,348	11.04%
18	CHARTER OAK FIRE INSURANCE CO THE	0.17%	\$108,110	\$72,191	\$25,013	\$602	0.83%
19	CAMERON MUTUAL INSURANCE COMPANY	0.17%	\$107,234	\$105,704	\$39,943	\$29,864	28.25%
20	TWIN CITY FIRE INS CO	0.17%	\$106,345	\$116,140	\$12,638	\$51,629	44.45%
21	HAWKEYE SECURITY INSURANCE COMPANY	0.16%	\$101,630	\$106,886	\$3,672	\$5,230	4.89%
22	AMERICAN STATES INSURANCE COMPANY	0.16%	\$101,000	\$117,454	\$6,551	-\$12,814	-10.91%
23	UNITED FINANCIAL CASUALTY COMPANY	0.16%	\$97,607	\$28,894	\$1,123	\$6,345	21.96%
24	EMPLOYERS MUTUAL CASUALTY COMPANY	0.16%	\$97,003	\$111,909	\$734	-\$6,891	-6.16%
25	AUTO OWNERS INSURANCE COMPANY	0.15%	\$90,549	\$89,875	\$143,741	\$244,303	271.83%
26	GRINNELL MUTUAL REINSURANCE COMPANY	0.15%	\$90,151	\$87,778	\$11,347	\$9,851	11.22%
27	AMERICAN HOME ASSURANCE COMPANY	0.14%	\$88,999	\$53,175	\$701	\$701	1.32%
28	FEDERAL INSURANCE COMPANY	0.14%	\$85,378	\$85,355	\$7,278	-\$759	-0.89%
29	SECURA INSURANCE A MUTUAL COMPANY	0.14%	\$84,302	\$80,188	\$0	\$11,087	13.83%
30	MIDWESTERN INDEMNITY COMPANY THE	0.13%	\$79,174	\$62,662	\$0	\$0	0.00%
31	SHELTER MUTUAL INSURANCE CO	0.12%	\$75,685	\$77,592	\$36,743	\$28,280	36.45%
32	GENERAL INSURANCE CO OF AMERICA	0.12%	\$73,429	\$77,643	\$6,984	\$18,784	24.19%
33	AMERICAN GUARANTEE & LIABILITY INS CO	0.12%	\$73,376	\$76,248	-\$47	-\$47	-0.06%
34	COLUMBIA MUTUAL INSURANCE CO	0.12%	\$73,241	\$72,789	\$20,944	\$8,114	11.15%
35	OWNERS INSURANCE COMPANY	0.12%	\$72,088	\$63,876	\$14,661	\$11,702	18.32%
36	HARTFORD CASUALTY INS CO	0.12%	\$71,634	\$25,303	\$25,322	-\$17,646	-69.74%
37	STATE FARM FIRE AND CASUALTY COMPANY	0.11%	\$69,585	\$65,781	\$19,648	\$18,890	28.72%
38	GENERAL CASUALTY CO OF WISCONSIN	0.11%	\$68,313	\$67,125	\$4,496	-\$327	-0.49%
39	ACUITY A MUTUAL INSURANCE COMPANY	0.11%	\$67,750	\$54,055	\$229	\$1,863	3.45%
40	FEDERATED MUTUAL INSURANCE COMPANY	0.11%	\$67,212	\$71,147	-\$2,606	-\$28,064	-39.45%
41	CONSUMERS INSURANCE USA INC	0.11%	\$65,576	\$57,651	\$38,496	\$79,501	137.90%
42	LIBERTY MUTUAL FIRE INSURANCE CO	0.10%	\$64,228	\$70,663	\$103,259	\$46,109	65.25%
43	NATIONAL LIABILITY & FIRE INS CO	0.10%	\$63,956	\$60,699	\$2,652	\$5,023	8.28%
44	STATE AUTO PROPERTY & CASUALTY INS CO	0.10%	\$63,173	\$68,104	\$8,506	\$6,910	10.15%
45	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.10%	\$63,113	\$65,217	\$0	\$0	0.00%
46	BITUMINOUS CASUALTY CORPORATION	0.10%	\$61,388	\$65,325	\$733	\$11,004	16.85%
47	ARGONAUT INSURANCE COMPANY	0.10%	\$60,649	\$51,370	-\$6,515	\$20,307	39.53%
48	NATIONAL INDEMNITY COMPANY	0.09%	\$53,723	\$56,630	\$1,040	-\$9,772	-17.26%
49	PEERLESS INSURANCE COMPANY	0.08%	\$50,192	\$51,132	\$0	\$0	0.00%
50	ST PAUL FIRE & MARINE INSURANCE CO	0.08%	\$49,759	\$56,036	\$331	\$5,824	10.39%
51	OHIO CASUALTY INSURANCE COMPANY	0.08%	\$46,989	\$57,164	\$7,000	-\$10,651	-18.63%
52	AMERISURE INSURANCE COMPANY	0.08%	\$46,935	\$39,646	\$0	\$0	0.00%
53	CONTINENTAL CASUALTY COMPANY	0.07%	\$44,495	\$67,982	\$0	\$0	0.00%
54	FARMLAND MUTUAL INSURANCE COMPANY	0.07%	\$42,862	\$26,751	\$0	\$4,304	16.09%
55	SHELTER GENERAL INS CO	0.07%	\$42,600	\$41,057	\$3,179	\$4,789	11.66%
56	ALLSTATE INDEMNITY COMPANY	0.07%	\$41,151	\$41,216	\$23,728	\$20,370	49.42%
57	AMERICAN ALTERNATIVE INS CORP	0.07%	\$40,505	\$40,569	\$0	\$48,741	120.14%
58	HAULERS INSURANCE COMPANY INC	0.06%	\$39,868	\$36,704	\$5,772	\$25,456	69.35%
59	AMERICAN ECONOMY INSURANCE COMPANY	0.06%	\$37,008	\$38,372	\$13,828	-\$4,502	-11.73%
60	ADDISON INSURANCE COMPANY	0.06%	\$36,267	\$38,761	\$1,000	\$1,500	3.87%
61	ALLSTATE INSURANCE COMPANY	0.06%	\$35,808	\$43,824	\$14,197	\$12,378	28.24%
62	GRANITE STATE INSURANCE COMPANY	0.05%	\$31,225	\$28,850	\$0	-\$8,500	-29.46%
63	WEST AMERICAN INSURANCE COMPANY	0.05%	\$30,735	\$30,330	\$1,000	-\$13,610	-44.87%
64	TRUCK INSURANCE EXCHANGE	0.05%	\$30,630	\$30,494	\$1,588	\$8,221	26.96%
65	BIRMINGHAM FIRE INS CO OF PA	0.05%	\$29,601	\$10,053	\$3,477	-\$14,044	-139.70%



**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)**

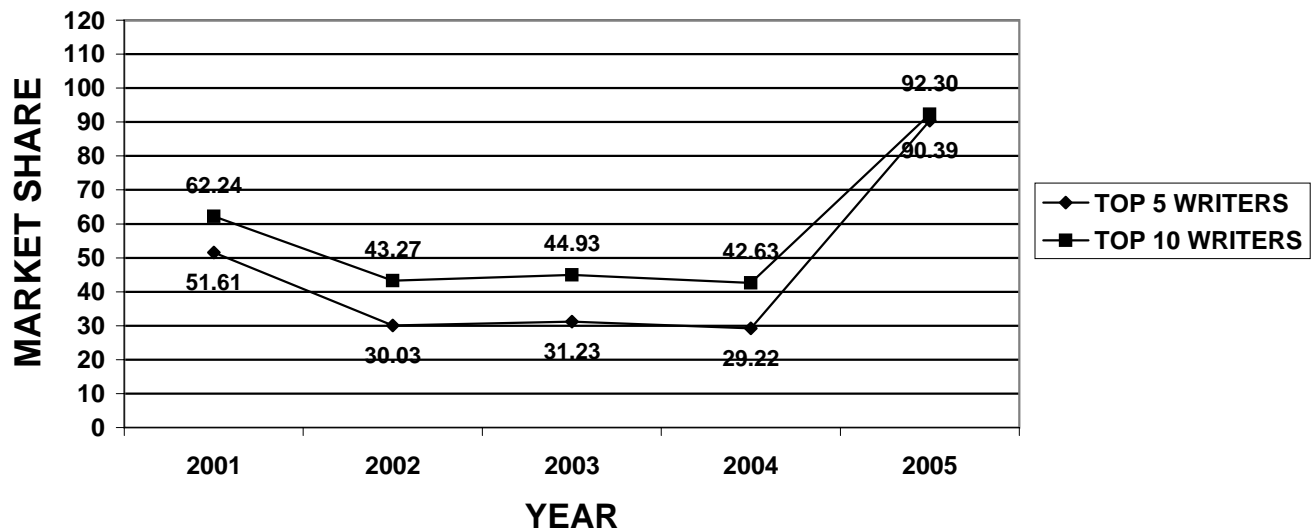
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	GUIDEONE MUTUAL INSURANCE COMPANY	0.04%	\$25,884	\$25,911	\$3,574	\$9,664	37.30%
67	ARGONAUT MIDWEST INSURANCE COMPANY	0.04%	\$24,956	\$4,454	\$0	\$1,854	41.63%
68	LIBERTY MUTUAL INSURANCE COMPANY	0.04%	\$24,052	\$29,794	\$0	\$0	0.00%
69	FARMERS INSURANCE EXCHANGE	0.04%	\$22,755	\$23,625	\$1,525	\$5,126	21.70%
70	PHOENIX INSURANCE COMPANY THE	0.03%	\$20,402	\$12,305	\$0	\$0	0.00%
71	MARYLAND CASUALTY COMPANY	0.03%	\$19,647	\$19,621	\$0	\$0	0.00%
72	FIRST NATIONAL INS CO OF AMERICA	0.03%	\$19,275	\$21,386	\$0	\$1,723	8.06%
73	NETHERLANDS INSURANCE COMPANY THE	0.03%	\$18,258	\$8,403	\$0	\$0	0.00%
74	GREAT NORTHERN INSURANCE COMPANY	0.03%	\$18,120	\$22,786	\$73	-\$1,497	-6.57%
75	NORTHFIELD INSURANCE COMPANY	0.03%	\$16,495	\$16,232	\$2,757	\$4,807	29.61%
76	GREAT WEST CASUALTY COMPANY	0.03%	\$15,736	\$12,668	\$0	\$0	0.00%
77	ZURICH AMERICAN INS CO OF ILLINOIS	0.02%	\$15,392	\$10,809	\$0	\$0	0.00%
78	ILLINOIS NATIONAL INSURANCE COMPANY	0.02%	\$15,069	\$14,419	\$6,962	\$960	6.66%
79	HANOVER INSURANCE COMPANY THE	0.02%	\$14,636	\$14,366	\$0	\$195	1.36%
80	SENTRY SELECT INSURANCE COMPANY	0.02%	\$14,524	\$18,129	\$0	\$0	0.00%
81	LIBERTY INSURANCE CORPORATION	0.02%	\$13,970	\$9,370	\$0	-\$6,364	-67.92%
82	WINDSOR INSURANCE COMPANY	0.02%	\$13,729	\$17,083	\$420	\$3,329	19.49%
83	SAGAMORE INSURANCE COMPANY	0.02%	\$13,589	\$12,937	\$0	\$121	0.94%
84	DAIMLERCHRYSLER INSURANCE COMPANY	0.02%	\$13,160	\$13,541	\$8,948	-\$46,839	-345.91%
85	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$13,135	\$12,391	\$0	\$973	7.85%
86	NATIONWIDE AGRIBUSINESS INS CO	0.02%	\$13,036	\$22,314	\$0	\$2,024	9.07%
87	AMERICAN CASUALTY CO OF READING PA	0.02%	\$12,987	\$0	\$0	\$0	N/A
88	FEDERATED SERVICE INSURANCE COMPANY	0.02%	\$12,932	\$10,278	\$229	\$702	6.83%
89	COOPERATIVE MUTUAL INSURANCE COMPANY	0.02%	\$10,950	\$11,269	\$15,291	-\$3,853	-34.19%
90	UNITED STATES FIDELITY & GUARANTY CO	0.02%	\$10,787	\$13,430	\$0	\$31,261	232.77%
91	REGENT INSURANCE COMPANY	0.02%	\$10,688	\$9,893	\$0	-\$635	-6.42%
92	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.02%	\$9,867	\$12,356	\$0	\$5,458	44.17%
93	ST PAUL MERCURY INSURANCE COMPANY	0.02%	\$9,477	\$14,584	\$0	-\$4,299	-29.48%
94	GREAT DIVIDE INSURANCE COMPANY	0.02%	\$9,295	\$4,711	\$0	\$6,772	143.75%
95	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.01%	\$9,197	\$8,432	\$0	\$0	0.00%
96	FARMERS ALLIANCE MUTUAL INS CO	0.01%	\$9,078	\$9,604	\$0	\$1,000	10.41%
97	COMMERCE AND INDUSTRY INSURANCE CO	0.01%	\$9,000	\$12,270	\$0	\$0	0.00%
98	NEW HAMPSHIRE INSURANCE COMPANY	0.01%	\$8,827	\$6,306	\$3,935	\$3,935	62.40%
99	NATIONAL FIRE INS CO OF HARTFORD	0.01%	\$8,628	\$0	\$0	\$0	N/A
100	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.01%	\$8,262	\$9,609	\$0	\$0	0.00%
101	STAR INSURANCE COMPANY	0.01%	\$8,090	\$7,284	\$0	\$0	0.00%
102	SENTRY INSURANCE A MUTUAL COMPANY	0.01%	\$7,212	\$7,039	\$16,552	\$0	0.00%
103	AMERICAN FIRE & CASUALTY COMPANY	0.01%	\$7,084	\$5,677	\$0	\$75	1.32%
104	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.01%	\$6,974	\$11,115	\$5,521	\$4,161	37.44%
105	WAUSAU BUSINESS INSURANCE COMPANY	0.01%	\$6,951	\$6,234	\$0	\$0	0.00%
106	SUA INSURANCE COMPANY	0.01%	\$6,562	\$2,796	\$0	\$1	0.04%
107	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$6,560	\$5,638	\$0	\$0	0.00%
108	CAROLINA CASUALTY INSURANCE COMPANY	0.01%	\$6,357	\$6,034	\$0	\$0	0.00%
109	WAUSAU UNDERWRITERS INS CO	0.01%	\$5,920	\$7,014	\$0	\$53,243	759.10%
110	GREENWICH INSURANCE COMPANY	0.01%	\$5,739	\$5,485	\$0	-\$17,513	-319.29%
111	STATE AUTOMOBILE MUTUAL INS CO	0.01%	\$5,688	\$6,334	\$172	\$197	3.11%
112	MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	0.01%	\$5,621	\$5,525	\$0	\$3,668	66.39%
113	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.01%	\$5,204	\$4,329	\$0	\$1,038	23.98%
114	PROGRESSIVE CASUALTY INSURANCE CO	0.01%	\$4,711	\$8,037	\$0	-\$225	-2.80%
115	NORTHLAND INSURANCE COMPANY	0.01%	\$4,607	\$4,967	\$0	\$0	0.00%
116	STRATFORD INSURANCE COMPANY	0.01%	\$4,483	\$4,717	\$2,376	\$2,233	47.34%
117	VALLEY FORGE INSURANCE COMPANY	0.01%	\$4,436	\$0	\$0	\$0	N/A
118	MID-CONTINENT CASUALTY COMPANY	0.01%	\$4,406	\$4,480	\$0	-\$2,123	-47.39%
119	ST PAUL GUARDIAN INSURANCE COMPANY	0.01%	\$4,019	\$5,507	\$2,809	\$1,513	27.47%
120	LANCER INSURANCE COMPANY	0.01%	\$3,667	\$3,919	\$0	\$0	0.00%
121	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.01%	\$3,600	\$1,380	\$0	\$1,794	130.00%
122	OLD REPUBLIC INSURANCE COMPANY	0.01%	\$3,483	\$5,301	\$0	\$0	0.00%
123	WESTFIELD INSURANCE COMPANY	0.01%	\$3,355	\$1,926	\$0	\$12,181	632.45%
124	LEADER INSURANCE COMPANY	0.01%	\$3,339	\$1,728	\$98	\$246	14.24%
125	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$3,023	\$4,600	\$5,000	\$5,373	116.80%
126	MID CENTURY INSURANCE COMPANY	0.00%	\$3,020	\$3,262	\$216	-\$7	-0.21%
127	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$2,949	\$2,179	\$0	\$1,663	76.32%
128	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$2,944	\$3,163	\$0	-\$1,138	-35.98%
129	FIDELITY AND DEPOSIT CO MARYLAND	0.00%	\$2,824	\$3,628	\$0	\$0	0.00%
130	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$2,586	\$19,759	\$0	\$0	0.00%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)**

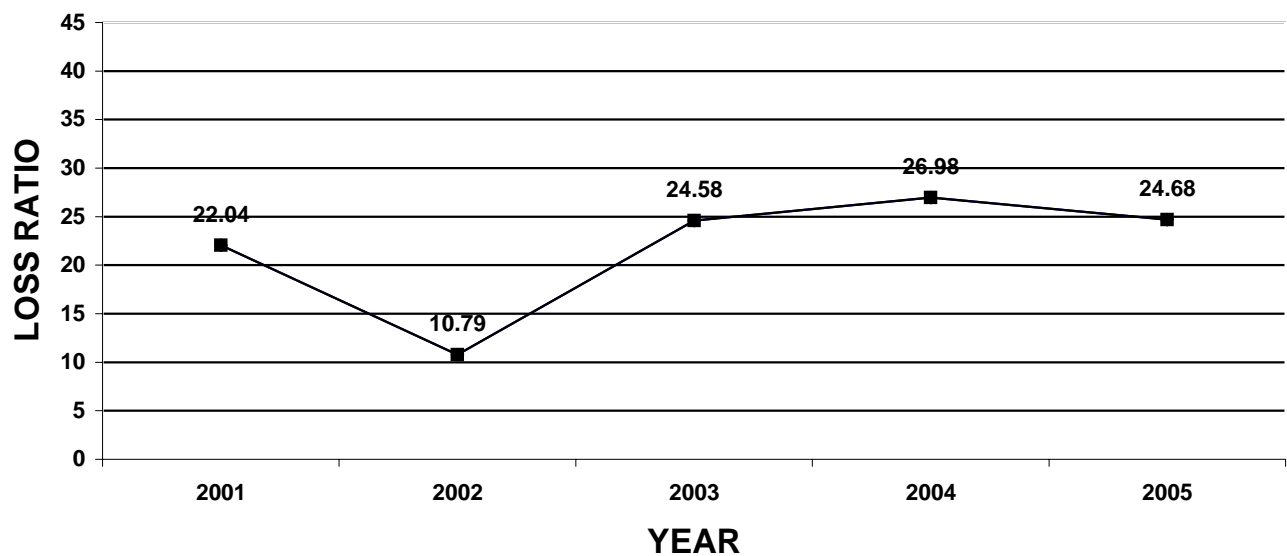
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$2,513	\$2,513	\$0	\$0	0.00%
132	LINCOLN GENERAL INSURANCE CO	0.00%	\$2,475	\$1,124	\$0	\$0	0.00%
133	AMERICAN MODERN HOME INSURANCE CO	0.00%	\$1,948	\$2,031	\$0	\$0	0.00%
134	NATIONAL AMERICAN INSURANCE COMPANY	0.00%	\$1,870	\$1,655	\$0	\$0	0.00%
135	ALEA NORTH AMERICA INSURANCE COMPANY	0.00%	\$1,784	\$3,408	\$0	\$1,337	39.23%
136	mitsui sumitomo insurance usa inc	0.00%	\$1,695	\$1,240	\$743	\$1,741	140.40%
137	INSURANCE CO OF THE STATE OF PA	0.00%	\$1,523	\$1,753	\$4,500	\$4,500	256.70%
138	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$1,517	\$1,271	\$32	\$37	2.91%
139	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$1,469	\$1,206	\$198	-\$104	-8.62%
140	MASSACHUSETTS BAY INS CO	0.00%	\$1,329	\$1,272	\$0	\$0	0.00%
141	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$1,171	\$1,183	\$0	\$81	6.85%
142	INTEGON NATIONAL INSURANCE COMPANY	0.00%	\$1,074	\$1,248	\$0	\$0	0.00%
143	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$1,057	\$2,956	\$0	\$0	0.00%
144	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00%	\$1,009	\$1,006	\$0	\$0	0.00%
145	AIG NATIONAL INSURANCE COMPANY INC	0.00%	\$823	\$184	\$0	\$0	0.00%
146	LM INSURANCE CORPORATION	0.00%	\$569	\$542	\$0	\$0	0.00%
147	ASSURANCE COMPANY OF AMERICA	0.00%	\$502	\$4,784	\$0	\$0	0.00%
148	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$464	\$313	\$0	-\$2	-0.64%
149	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$355	\$408	\$0	-\$648	-158.82%
150	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$346	\$379	\$0	-\$187	-49.34%
151	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$338	\$375	\$0	\$0	0.00%
152	UNIVERSAL UNDERWRITERS OF TEXAS INS CO	0.00%	\$317	\$317	\$0	\$0	0.00%
153	STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$315	\$201	\$0	\$188,302	93682.59%
154	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$288	\$604	\$0	-\$1,070	-177.15%
155	GATEWAY INSURANCE COMPANY	0.00%	\$266	\$273	\$0	\$0	0.00%
156	PEERLESS INDEMNITY INSURANCE COMPANY	0.00%	\$237	\$141	\$0	\$24	17.02%
157	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$185	\$88	\$0	\$0	0.00%
158	COLUMBIA INSURANCE COMPANY	0.00%	\$122	\$112	\$0	\$0	0.00%
159	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$118	\$117	\$0	\$0	0.00%
160	OCCIDENTAL FIRE & CAS CO OF NC	0.00%	\$113	\$113	\$0	\$0	0.00%
161	RLI INSURANCE COMPANY	0.00%	\$84	\$84	\$0	-\$648	-771.43%
162	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$78	\$81	\$0	-\$34	-41.98%
163	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$66	\$14	\$0	\$22	157.14%
164	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$60	\$1,714	\$0	\$206	12.02%
165	PACIFIC INDEMNITY COMPANY	0.00%	\$49	\$72	\$0	-\$92	-127.78%
166	VIGILANT INSURANCE COMPANY	0.00%	\$45	\$43	\$0	\$3	6.98%
167	SECURA SUPREME INSURANCE COMPANY	0.00%	\$18	\$18	\$0	\$0	0.00%
168	AXA RE PROPERTY AND CASUALTY INS CO	0.00%	\$3	\$238	\$0	\$0	0.00%
169	AMERICAN INTERNATIONAL SOUTH INS CO	0.00%	\$0	\$0	\$70,000	\$65,500	N/A
170	CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$40	\$0	-\$1,942	-4855.00%
171	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$0	N/A
172	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$10	N/A
173	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$3	N/A
174	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$170	N/A
175	TRUMBULL INSURANCE COMPANY	0.00%	\$0	\$0	\$2,654	-\$4,287	N/A
176	ULICO CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$3,174	N/A
177	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	-\$7	\$1,733	\$163	-\$837	-48.30%
178	FIRST LIBERTY INSURANCE CORP THE	0.00%	-\$16	\$25	\$0	\$0	0.00%
179	ACCEPTANCE CASUALTY INSURANCE CO	0.00%	-\$24	\$127	\$0	\$0	0.00%
180	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	-\$36	\$321	\$0	-\$97	-30.22%
181	UNITED FIRE & INDEMNITY COMPANY	0.00%	-\$138	\$3,409	\$0	-\$2,253	-66.09%
182	TIG INSURANCE COMPANY	0.00%	-\$144	-\$144	\$26,441	\$3,787	-2629.86%
183	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	-\$1,248	-\$1,248	\$0	\$0	0.00%
184	MARKEL INSURANCE COMPANY	0.00%	-\$1,257	-\$1,041	-\$957	-\$2,279	218.92%
TOTAL		100.00%	\$61,808,059	\$61,009,066	\$11,841,379	\$15,054,425	24.68%

**MISSOURI COMMERCIAL AUTO INSURANCE  
(Medical Payments)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	9.85%	\$1,742,822	\$1,682,124	\$2,914,361	\$3,432,301	204.05%
2	INDIANA LUMBERMENS MUTUAL INS CO	8.59%	\$1,518,809	\$1,601,974	\$525,766	\$351,690	21.95%
3	LINCOLN GENERAL INSURANCE CO	5.80%	\$1,025,874	\$1,117,803	\$935,970	\$936,776	83.81%
4	ZURICH AMERICAN INSURANCE COMPANY	4.46%	\$789,749	\$797,719	\$10,700	\$30,700	3.85%
5	CINCINNATI INS CO THE	3.88%	\$687,051	\$677,221	\$35,049	\$564,168	83.31%
6	AUTO OWNERS INSURANCE COMPANY	2.78%	\$491,001	\$496,801	\$13,133	\$46,087	9.28%
7	PROGRESSIVE NORTHWESTERN INS CO	2.60%	\$459,848	\$647,260	\$63,608	\$120,658	18.64%
8	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	2.42%	\$427,630	\$388,816	\$0	\$1,716	0.44%
9	CONTINENTAL WESTERN INSURANCE CO	2.20%	\$389,822	\$374,924	\$195,691	\$552,191	147.28%
10	CONSUMERS INSURANCE USA INC	2.04%	\$360,974	\$325,563	\$200	\$864	0.27%
11	UNITED FIRE AND CASUALTY COMPANY	2.02%	\$357,175	\$337,242	\$92,500	\$244,000	72.35%
12	OWNERS INSURANCE COMPANY	1.94%	\$342,776	\$309,611	\$0	\$97,888	31.62%
13	AMERICAN FAMILY MUTUAL INS CO	1.85%	\$327,156	\$317,369	\$381,853	-\$127,675	-40.23%
14	UNITED FINANCIAL CASUALTY COMPANY	1.82%	\$321,041	\$93,089	\$4,883	\$33,071	35.53%
15	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.76%	\$311,742	\$308,527	\$55,069	\$83,039	26.91%
16	UNIVERSAL UNDERWRITERS INS CO	1.69%	\$299,757	\$321,882	\$11,300	\$13,664	4.25%
17	BROTHERHOOD MUTUAL INSURANCE CO	1.49%	\$262,806	\$251,554	\$27,350	\$11,186	4.45%
18	AMERISURE MUTUAL INSURANCE COMPANY	1.32%	\$233,503	\$238,026	\$0	\$0	0.00%
19	AMERICAN HOME ASSURANCE COMPANY	1.24%	\$219,267	\$130,412	\$50,000	\$49,998	38.34%
20	HAWKEYE SECURITY INSURANCE COMPANY	1.22%	\$215,387	\$224,112	\$0	\$0	0.00%
21	EMPIRE FIRE AND MARINE INSURANCE CO	1.16%	\$204,778	\$202,937	\$38,971	\$50,278	24.78%
22	CHARTER OAK FIRE INSURANCE CO THE	1.10%	\$195,368	\$119,426	\$0	\$0	0.00%
23	SHELTER MUTUAL INSURANCE CO	1.08%	\$191,324	\$195,579	-\$241	-\$186	-0.10%
24	NATIONAL INDEMNITY COMPANY	1.06%	\$187,786	\$195,204	\$0	-\$49,674	-25.45%
25	AMERICAN ALTERNATIVE INS CORP	0.99%	\$175,056	\$176,460	\$900,000	\$212,006	120.14%
26	GRINNELL MUTUAL REINSURANCE COMPANY	0.98%	\$173,758	\$168,811	\$500,000	\$540,702	320.30%
27	COLUMBIA MUTUAL INSURANCE CO	0.98%	\$172,691	\$175,173	\$5,575	\$154,901	88.43%
28	SECURA INSURANCE A MUTUAL COMPANY	0.97%	\$170,837	\$154,806	\$10,000	-\$17,223	-11.13%
29	MIDWESTERN INDEMNITY COMPANY THE	0.94%	\$165,432	\$130,612	\$0	\$0	0.00%
30	STATE FARM FIRE AND CASUALTY COMPANY	0.93%	\$163,982	\$154,511	\$132,233	\$174,636	113.02%
31	FEDERATED MUTUAL INSURANCE COMPANY	0.93%	\$163,726	\$161,965	\$9,485	-\$10,210	-6.30%
32	TRANSCONTINENTAL INSURANCE COMPANY	0.91%	\$161,281	\$0	\$0	\$0	N/A
33	HAULERS INSURANCE COMPANY INC	0.89%	\$157,376	\$144,889	\$0	\$0	0.00%
34	CAMERON MUTUAL INSURANCE COMPANY	0.87%	\$154,105	\$151,831	-\$13	\$4,065	2.68%
35	DISCOVER PROPERTY AND CASUALTY INS CO	0.87%	\$153,186	\$169,581	\$4,630	\$27,809	16.40%
36	GENERAL CASUALTY CO OF WISCONSIN	0.82%	\$144,478	\$140,841	\$0	\$3,650	2.59%
37	EMPLOYERS MUTUAL CASUALTY COMPANY	0.81%	\$143,923	\$145,194	\$256,000	\$66,946	46.11%
38	BITUMINOUS CASUALTY CORPORATION	0.78%	\$137,487	\$146,305	\$56,928	-\$6,844	-4.68%
39	TRUCK INSURANCE EXCHANGE	0.76%	\$134,504	\$132,420	-\$244	\$33,929	25.62%
40	SHELTER GENERAL INS CO	0.73%	\$128,552	\$124,371	\$0	\$0	0.00%
41	PEERLESS INSURANCE COMPANY	0.70%	\$124,333	\$129,727	\$0	\$0	0.00%
42	ACUITY A MUTUAL INSURANCE COMPANY	0.70%	\$123,481	\$93,643	\$0	\$143,346	153.08%
43	ST PAUL FIRE & MARINE INSURANCE CO	0.68%	\$120,320	\$128,535	\$248,516	-\$46,710	-36.34%
44	AMERISURE INSURANCE COMPANY	0.67%	\$118,833	\$97,160	\$0	\$0	0.00%
45	STATE AUTO PROPERTY & CASUALTY INS CO	0.66%	\$116,396	\$125,482	\$0	-\$19,580	-15.60%
46	GATEWAY INSURANCE COMPANY	0.64%	\$113,684	\$102,569	\$16,606	\$29,192	28.46%
47	LIBERTY MUTUAL FIRE INSURANCE CO	0.59%	\$104,329	\$110,695	\$51,725	\$447,468	404.24%
48	NATIONAL LIABILITY & FIRE INS CO	0.57%	\$101,602	\$101,363	\$8,822	\$84,172	83.04%
49	FARMERS INSURANCE EXCHANGE	0.53%	\$93,447	\$88,933	\$57,250	\$68,509	77.03%
50	FARMLAND MUTUAL INSURANCE COMPANY	0.51%	\$89,706	\$73,518	\$0	\$60,762	82.65%
51	ADDISON INSURANCE COMPANY	0.49%	\$86,605	\$80,562	\$0	-\$6,000	-7.45%
52	OHIO CASUALTY INSURANCE COMPANY	0.47%	\$82,883	\$94,036	\$0	\$476,505	506.73%
53	ALLSTATE INDEMNITY COMPANY	0.45%	\$80,053	\$79,818	\$7,245	-\$165,996	-207.97%
54	AMERICAN GUARANTEE & LIABILITY INS CO	0.44%	\$77,631	\$74,138	\$0	\$7,501	10.12%
55	FEDERATED SERVICE INSURANCE COMPANY	0.41%	\$71,719	\$70,618	\$26,800	\$474,696	672.20%
56	CONTINENTAL CASUALTY COMPANY	0.39%	\$69,406	\$89,465	\$0	\$0	0.00%
57	GREAT WEST CASUALTY COMPANY	0.39%	\$68,496	\$64,733	\$50,000	\$88,496	136.71%
58	ARGONAUT INSURANCE COMPANY	0.38%	\$67,784	\$57,414	-\$7,282	\$22,696	39.53%
59	STRATFORD INSURANCE COMPANY	0.38%	\$67,015	\$70,508	\$35,516	\$33,380	47.34%
60	TRANSGUARD INSURANCE CO OF AMERICA INC	0.35%	\$62,653	\$126,584	\$135,898	\$177,883	140.53%
61	CAROLINA CASUALTY INSURANCE COMPANY	0.35%	\$62,609	\$55,174	\$7,259	-\$19,241	-34.87%
62	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.35%	\$61,103	\$62,884	\$0	\$0	0.00%
63	WEST AMERICAN INSURANCE COMPANY	0.34%	\$60,325	\$60,574	\$2,985	-\$13,957	-23.04%
64	BIRMINGHAM FIRE INS CO OF PA	0.32%	\$57,051	\$18,706	\$0	\$0	0.00%
65	HARTFORD UNDERWRITERS INSURANCE CO	0.32%	\$55,968	\$51,538	\$8,936	\$51,139	99.23%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	ALLSTATE INSURANCE COMPANY	0.31%	\$55,153	\$70,441	\$173,265	-\$435,320	-617.99%
67	GUIDEONE MUTUAL INSURANCE COMPANY	0.28%	\$49,058	\$48,078	\$525,000	\$245,801	511.25%
68	NETHERLANDS INSURANCE COMPANY THE	0.27%	\$47,752	\$22,033	\$0	\$0	0.00%
69	NORTHLAND INSURANCE COMPANY	0.27%	\$47,404	\$49,428	\$300,000	\$363,046	734.49%
70	SAGAMORE INSURANCE COMPANY	0.26%	\$46,448	\$41,647	\$0	\$1,305	3.13%
71	GRANITE STATE INSURANCE COMPANY	0.26%	\$45,551	\$41,791	\$0	\$0	0.00%
72	ACCEPTANCE CASUALTY INSURANCE CO	0.24%	\$43,301	\$44,941	\$50,000	\$42,500	94.57%
73	OCCIDENTAL FIRE & CAS CO OF NC	0.23%	\$41,251	\$50,071	\$100,000	\$50,000	99.86%
74	HARTFORD FIRE INSURANCE COMPANY	0.22%	\$39,510	\$42,862	\$64,413	\$8,344	19.47%
75	NORTHFIELD INSURANCE COMPANY	0.21%	\$37,930	\$39,281	\$51,000	\$71,646	182.39%
76	MARYLAND CASUALTY COMPANY	0.19%	\$34,408	\$31,427	\$42,544	\$5,445	17.33%
77	WINDSOR INSURANCE COMPANY	0.19%	\$34,156	\$40,479	\$0	\$3,827	9.45%
78	NATIONWIDE AGRIBUSINESS INS CO	0.19%	\$33,165	\$41,047	\$0	-\$345	-0.84%
79	TRINITY UNIVERSAL INSURANCE COMPANY	0.19%	\$32,888	\$55,579	\$2,309	-\$10,225	-18.40%
80	PHOENIX INSURANCE COMPANY THE	0.16%	\$28,062	\$17,311	\$0	\$0	0.00%
81	FARMERS ALLIANCE MUTUAL INS CO	0.16%	\$27,893	\$28,761	\$0	\$40,000	139.08%
82	ARGONAUT MIDWEST INSURANCE COMPANY	0.16%	\$27,892	\$4,978	\$0	\$2,072	41.62%
83	LIBERTY INSURANCE CORPORATION	0.15%	\$26,640	\$17,784	\$0	\$142,316	800.25%
84	TWIN CITY FIRE INS CO	0.15%	\$26,201	\$28,615	\$3,113	\$12,720	44.45%
85	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.14%	\$25,209	\$38,160	\$0	-\$25,275	-66.23%
86	OLD REPUBLIC INSURANCE COMPANY	0.14%	\$24,054	\$24,199	\$0	\$0	0.00%
87	ZURICH AMERICAN INS CO OF ILLINOIS	0.14%	\$24,042	\$13,235	\$0	\$0	0.00%
88	PHARMACISTS MUTUAL INSURANCE COMPANY	0.13%	\$23,414	\$21,912	\$0	\$1,858	8.48%
89	COOPERATIVE MUTUAL INSURANCE COMPANY	0.13%	\$22,906	\$23,574	\$31,988	-\$8,061	-34.19%
90	ST PAUL MERCURY INSURANCE COMPANY	0.12%	\$21,622	\$33,288	\$1,671	-\$37,979	-114.09%
91	GREAT AMERICAN ASSURANCE COMPANY	0.12%	\$20,912	\$22,060	\$0	-\$1,846	-8.37%
92	REGENT INSURANCE COMPANY	0.12%	\$20,815	\$19,790	\$0	-\$1,493	-7.54%
93	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.12%	\$20,474	\$23,841	\$0	-\$1	0.00%
94	AMERICAN FIRE & CASUALTY COMPANY	0.11%	\$19,938	\$15,683	\$0	\$776	4.95%
95	AMERICAN CASUALTY CO OF READING PA	0.11%	\$19,897	\$0	\$0	\$0	N/A
96	CANAL INSURANCE COMPANY	0.11%	\$18,611	\$19,828	\$20,250	\$5,250	26.48%
97	ILLINOIS NATIONAL INSURANCE COMPANY	0.11%	\$18,601	\$17,343	\$0	-\$10,000	-57.66%
98	SENTRY INSURANCE A MUTUAL COMPANY	0.10%	\$17,996	\$16,164	\$0	\$10,000	61.87%
99	HARTFORD CASUALTY INS CO	0.10%	\$17,649	\$6,234	\$6,239	-\$4,348	-69.75%
100	SENTRY SELECT INSURANCE COMPANY	0.10%	\$16,919	\$19,948	\$0	\$0	0.00%
101	NEW HAMPSHIRE INSURANCE COMPANY	0.09%	\$16,711	\$11,984	\$1,700	-\$8,300	-69.26%
102	LUMBERMENS MUTUAL CASUALTY CO	0.09%	\$16,488	\$16,488	\$22,500	\$0	0.00%
103	LIBERTY MUTUAL INSURANCE COMPANY	0.09%	\$15,476	\$27,119	\$0	\$0	0.00%
104	CLARENDON NATIONAL INS CO	0.08%	\$14,580	\$24,114	\$812	\$79,734	330.65%
105	PROGRESSIVE CASUALTY INSURANCE CO	0.08%	\$14,254	\$23,657	\$5,483	-\$354	-1.50%
106	AMERICAN ZURICH INSURANCE COMPANY	0.08%	\$13,379	\$27,756	\$0	\$0	0.00%
107	MID CENTURY INSURANCE COMPANY	0.08%	\$13,370	\$13,619	\$0	-\$345	-2.53%
108	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.07%	\$12,837	\$16,784	\$2,500	-\$33,732	-200.98%
109	COMMERCE AND INDUSTRY INSURANCE CO	0.07%	\$12,623	\$13,721	\$10,500	-\$14,500	-105.68%
110	NATIONAL FIRE INS CO OF HARTFORD	0.07%	\$12,414	\$0	\$0	\$0	N/A
111	STATE AUTOMOBILE MUTUAL INS CO	0.07%	\$12,389	\$13,796	\$0	\$0	0.00%
112	INSURANCE CORPORATION OF HANNOVER	0.07%	\$12,207	\$12,056	\$19,214	\$59,753	495.63%
113	MITSUMI SUMITOMO INSURANCE CO OF AMERICA	0.07%	\$11,940	\$10,491	\$0	\$7,336	69.93%
114	UNITED STATES FIDELITY & GUARANTY CO	0.06%	\$11,343	\$16,006	\$0	\$25,841	161.45%
115	LANCER INSURANCE COMPANY	0.06%	\$11,035	\$10,970	-\$64	-\$64	-0.58%
116	PHILADELPHIA INDEMNITY INSURANCE CO	0.06%	\$10,457	\$10,334	\$776	\$6,254	60.52%
117	FIDELITY AND DEPOSIT CO MARYLAND	0.06%	\$10,446	\$12,589	\$0	\$0	0.00%
118	MID-CONTINENT CASUALTY COMPANY	0.06%	\$10,151	\$11,547	\$250,000	\$384,995	3334.16%
119	WAUSAU UNDERWRITERS INS CO	0.06%	\$9,968	\$11,176	\$0	\$0	0.00%
120	HANOVER INSURANCE COMPANY THE	0.06%	\$9,730	\$9,442	\$0	\$0	0.00%
121	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.05%	\$9,619	\$7,640	\$0	\$2,289	29.96%
122	WAUSAU BUSINESS INSURANCE COMPANY	0.05%	\$9,347	\$8,149	\$153,398	-\$39,986	-490.69%
123	FIDELITY AND GUARANTY INSURANCE COMPANY	0.05%	\$9,324	\$13,561	\$0	-\$37,979	-280.06%
124	GREAT DIVIDE INSURANCE COMPANY	0.05%	\$9,295	\$4,711	\$0	\$6,772	143.75%
125	STAR INSURANCE COMPANY	0.05%	\$9,083	\$8,340	\$0	\$0	0.00%
126	LEADER INSURANCE COMPANY	0.05%	\$8,915	\$4,714	\$0	-\$625	-13.26%
127	SUA INSURANCE COMPANY	0.05%	\$8,750	\$3,728	\$0	\$1	0.03%
128	TRAVELERS INDEMNITY CO OF AMERICA	0.04%	\$7,861	\$6,007	\$0	\$0	0.00%
129	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.04%	\$7,619	\$2,759	\$0	\$3,797	137.62%
130	AMERICAN SOUTHERN INSURANCE COMPANY	0.04%	\$7,595	\$71,400	\$29,167	\$46,362	64.93%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)**

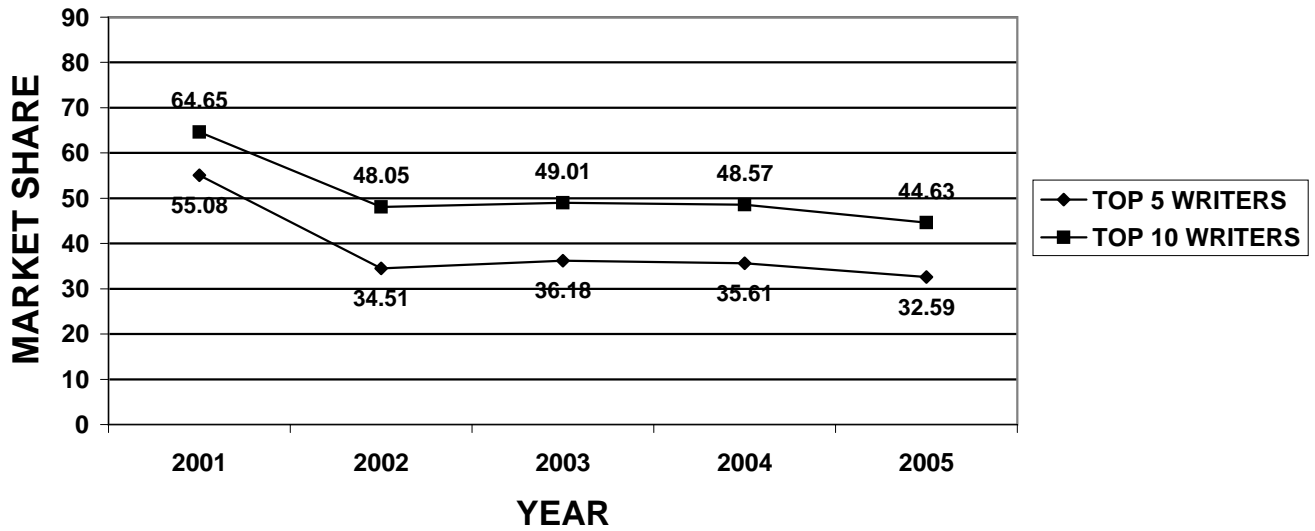
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	ST PAUL GUARDIAN INSURANCE COMPANY	0.04%	\$7,265	\$10,333	\$5,000	-\$789	-7.64%
132	FIDELITY & GUARANTY INS UNDERWRITERS	0.04%	\$6,852	\$8,649	\$0	-\$1,852	-21.41%
133	VALLEY FORGE INSURANCE COMPANY	0.04%	\$6,545	\$0	\$0	\$0	N/A
134	GREENWICH INSURANCE COMPANY	0.04%	\$6,383	\$5,463	\$0	\$0	0.00%
135	SELECTIVE INSURANCE CO OF S CAROLINA	0.03%	\$5,146	\$5,146	\$0	\$0	0.00%
136	REDLAND INSURANCE COMPANY	0.03%	\$4,922	\$4,462	\$52	\$12,427	278.51%
137	SAVERS PROPERTY & CASUALTY INS CO	0.02%	\$4,279	\$2,576	\$0	\$0	0.00%
138	COLONIAL AMERICAN CASUALTY AND SURETY C	0.02%	\$4,181	\$4,132	\$0	\$0	0.00%
139	INTEGON NATIONAL INSURANCE COMPANY	0.02%	\$4,098	\$4,494	\$0	\$0	0.00%
140	ASSURANCE COMPANY OF AMERICA	0.02%	\$3,896	\$13,039	\$0	\$0	0.00%
141	INSURANCE CO OF THE STATE OF PA	0.02%	\$3,807	\$4,382	\$0	\$0	0.00%
142	WESTFIELD INSURANCE COMPANY	0.02%	\$3,696	\$2,211	\$0	\$13,419	606.92%
143	MARKEL AMERICAN INSURANCE COMPANY	0.02%	\$3,077	\$2,186	\$0	\$1,735	79.37%
144	DAIMLERCHRYSLER INSURANCE COMPANY	0.01%	\$2,485	\$2,557	\$1,692	-\$8,847	-345.99%
145	NORTHERN INSURANCE CO OF NEW YORK	0.01%	\$2,463	\$5,325	\$0	\$126,695	2379.25%
146	NATIONAL AMERICAN INSURANCE COMPANY	0.01%	\$2,306	\$1,814	\$0	-\$19,857	-1094.65%
147	AIG NATIONAL INSURANCE COMPANY INC	0.01%	\$2,253	\$477	\$0	\$0	0.00%
148	MTSUI SUMITOMO INSURANCE USA INC	0.01%	\$2,210	\$1,977	\$0	\$3,483	176.18%
149	RLI INSURANCE COMPANY	0.01%	\$1,800	\$1,800	\$50,000	\$8,924	495.78%
150	GREAT AMERICAN INSURANCE COMPANY	0.01%	\$1,763	\$1,809	\$0	\$13	0.72%
151	MASSACHUSETTS BAY INS CO	0.01%	\$1,526	\$1,422	\$36,900	\$0	0.00%
152	FIRST FINANCIAL INSURANCE COMPANY	0.01%	\$1,406	\$1,915	\$439	\$469	24.49%
153	STATE NATIONAL INSURANCE COMPANY INC	0.01%	\$1,151	\$855	\$0	\$125,534	14682.34%
154	SELECTIVE INS CO OF THE SOUTHEAST	0.01%	\$1,079	\$1,079	\$0	\$0	0.00%
155	ALEA NORTH AMERICA INSURANCE COMPANY	0.00%	\$884	\$1,958	\$0	\$768	39.22%
156	LM INSURANCE CORPORATION	0.00%	\$877	\$835	\$0	\$0	0.00%
157	AMERICAN MODERN HOME INSURANCE CO	0.00%	\$747	\$792	\$0	\$0	0.00%
158	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$682	\$496	\$0	\$85	17.14%
159	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$597	\$127	\$0	\$124	97.64%
160	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$531	\$571	\$0	-\$366	-64.10%
161	PEERLESS INDEMNITY INSURANCE COMPANY	0.00%	\$481	\$366	\$0	\$64	17.49%
162	GREAT AMERICAN INSURANCE COMPANY OF NEW YOR	0.00%	\$437	\$761	\$0	-\$1,817	-238.76%
163	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$418	\$464	\$0	\$0	0.00%
164	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$375	\$313	\$7	\$9	2.88%
165	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$362	\$297	\$49	-\$25	-8.42%
166	UNITED FIRE & INDEMNITY COMPANY	0.00%	\$282	\$4,684	\$0	-\$112,000	-2391.12%
167	UNIVERSAL UNDERWRITERS OF TEXAS INS CO	0.00%	\$248	\$248	\$0	\$0	0.00%
168	COLUMBIA INSURANCE COMPANY	0.00%	\$190	\$174	\$0	\$24	13.79%
169	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$125	\$129	\$0	-\$260	-201.55%
170	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$109	\$108	\$0	\$0	0.00%
171	MARKEL INSURANCE COMPANY	0.00%	\$105	\$321	-\$479	-\$3,022	-941.43%
172	SECURA SUPREME INSURANCE COMPANY	0.00%	\$93	\$93	\$0	\$0	0.00%
173	SIRIUS AMERICA INSURANCE COMPANY	0.00%	\$57	\$2,052	\$718	\$934	45.52%
174	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$15	\$422	\$0	\$51	12.09%
175	AXA RE PROPERTY AND CASUALTY INSURANCE COMP.	0.00%	\$10	\$714	\$0	\$0	0.00%
176	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$7	-\$13	\$0	\$0	0.00%
177	AMERICAN STANDARD INS CO OF WISCONSIN	0.00%	\$1	\$1	\$0	\$0	0.00%
178	AXA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$19,187	N/A
179	AXIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$848	N/A
180	CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$79	\$0	-\$50,000	-63291.14%
181	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$175,000	\$96,095	N/A
182	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$18,476	\$0	N/A
183	GEICO GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$7	N/A
184	JEFFERSON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$133	N/A
185	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1,869	N/A
186	NATIONAL CASUALTY COMPANY	0.00%	\$0	-\$17	\$0	\$0	0.00%
187	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$14	N/A
188	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$6	N/A
189	TRUMBULL INSURANCE COMPANY	0.00%	\$0	\$0	\$654	-\$1,056	N/A
190	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$49,244	N/A
191	AMERICAN MOTORISTS INSURANCE CO	0.00%	-\$21	\$21	\$0	\$0	0.00%
192	FIRST LIBERTY INSURANCE CORP THE	0.00%	-\$24	\$41	\$0	\$0	0.00%
193	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	-\$35	\$2,369	\$0	\$0	0.00%
194	HARCO NATIONAL INSURANCE COMPANY	0.00%	-\$76	-\$11	\$0	\$123	-1118.18%
195	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	-\$141	\$780	\$456,250	-\$38,750	-4967.95%

2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)

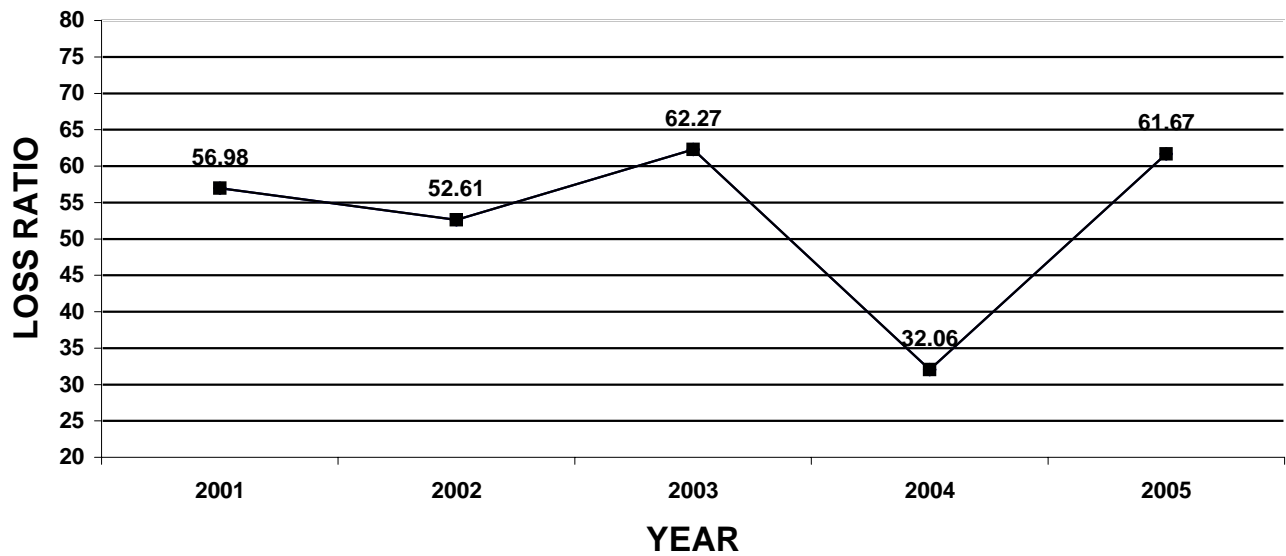
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	TIG INSURANCE COMPANY	0.00%	-\$237	-\$237	\$43,649	\$6,251	-2637.55%
197	AMERICAN MANUFACTURERS MUTUAL INS CO	-0.01%	-\$2,105	-\$2,105	\$0	\$5,000	-237.53%
	TOTAL	100.00%	\$17,687,763	\$17,302,729	\$10,537,218	\$10,671,396	61.67%

**MISSOURI COMMERCIAL AUTO INSURANCE**  
**(Uninsured/Underinsured Motorist)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**





**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	22.32%	\$102,154,058	\$103,728,305	\$51,705,749	\$51,118,776	49.28%
2	AMERICAN FAMILY MUTUAL INS CO	18.52%	\$84,769,941	\$86,678,960	\$34,262,920	\$33,680,082	38.86%
3	SHELTER MUTUAL INSURANCE CO	5.70%	\$26,102,887	\$26,464,470	\$12,164,825	\$12,201,182	46.10%
4	FARMERS INSURANCE COMPANY INC	4.69%	\$21,459,794	\$21,294,629	\$7,709,456	\$7,352,056	34.53%
5	SAFECO INSURANCE COMPANY OF ILLINOIS	3.96%	\$18,125,926	\$17,763,123	\$7,853,490	\$7,801,940	43.92%
6	AUTOMOBILE CLUB INTER-INS EXCHANGE	3.48%	\$15,942,412	\$16,156,242	\$7,401,166	\$7,344,395	45.46%
7	FARM BUREAU TOWN & COUNTRY INS CO OF MO	3.05%	\$13,971,252	\$14,089,401	\$5,706,398	\$5,784,982	41.06%
8	ALLSTATE PROPERTY & CASUALTY INS CO	3.03%	\$13,889,137	\$13,756,250	\$5,473,211	\$5,356,143	38.94%
9	ALLSTATE INSURANCE COMPANY	2.41%	\$11,050,456	\$11,282,203	\$3,191,556	\$3,054,606	27.07%
10	AMERICAN STANDARD INS CO OF WISCONSIN	2.12%	\$9,711,056	\$10,087,655	\$4,698,009	\$4,643,667	46.03%
11	PROGRESSIVE NORTHWESTERN INS CO	1.56%	\$7,146,471	\$7,569,712	\$3,528,204	\$3,497,220	46.20%
12	PROGRESSIVE PREFERRED INSURANCE COMPANY	1.38%	\$6,334,487	\$5,782,958	\$3,307,471	\$3,319,209	57.40%
13	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.26%	\$5,763,781	\$5,639,687	\$3,305,892	\$3,327,846	59.01%
14	PROGRESSIVE MAX INSURANCE COMPANY	1.23%	\$5,608,428	\$5,175,139	\$3,096,969	\$3,315,058	64.06%
15	STATE FARM FIRE AND CASUALTY COMPANY	1.18%	\$5,393,983	\$5,455,087	\$3,837,128	\$3,838,999	70.37%
16	GEICO GENERAL INS CO	1.13%	\$5,158,211	\$5,019,214	\$2,669,566	\$2,649,524	52.79%
17	LIBERTY MUTUAL FIRE INSURANCE CO	0.90%	\$4,118,241	\$3,948,645	\$1,663,024	\$1,779,332	45.06%
18	AMERICAN INTERNATIONAL SOUTH INS CO	0.87%	\$3,991,426	\$3,777,397	\$2,192,875	\$0	0.00%
19	CAMERON MUTUAL INSURANCE COMPANY	0.85%	\$3,906,214	\$3,908,011	\$1,794,496	\$1,694,206	43.35%
20	AMCO INSURANCE COMPANY	0.80%	\$3,653,447	\$3,765,211	\$1,306,642	\$1,286,267	34.16%
21	USAA CASUALTY INSURANCE COMPANY	0.79%	\$3,622,787	\$3,556,244	\$1,749,314	\$1,780,867	50.08%
22	AMERICAN FAMILY HOME INSURANCE COMPANY	0.71%	\$3,264,250	\$3,171,822	\$803,397	\$823,657	25.97%
23	HARTFORD UNDERWRITERS INSURANCE CO	0.71%	\$3,239,934	\$3,360,547	\$1,162,936	\$1,162,581	34.59%
24	DEPOSITORS INSURANCE COMPANY	0.69%	\$3,168,831	\$2,612,864	\$1,110,052	\$1,227,865	46.99%
25	GOVERNMENT EMPLOYEES INSURANCE CO	0.64%	\$2,944,516	\$2,922,256	\$1,577,807	\$1,551,717	53.10%
26	CORNERSTONE NATIONAL INSURANCE COMPANY	0.64%	\$2,943,304	\$2,974,445	\$1,092,246	\$1,111,372	37.36%
27	PROPERTY & CASUALTY INS CO OF HARTFORD	0.64%	\$2,912,134	\$2,724,797	\$1,021,911	\$1,036,814	38.05%
28	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.52%	\$2,400,554	\$2,379,523	\$1,064,122	\$1,103,421	46.37%
29	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.51%	\$2,315,429	\$2,480,340	\$1,144,761	\$1,125,134	45.36%
30	AMERICAN MODERN HOME INSURANCE CO	0.47%	\$2,141,544	\$2,222,851	\$1,048,328	\$942,730	42.41%
31	MID CENTURY INSURANCE COMPANY	0.46%	\$2,099,495	\$2,133,037	\$887,637	\$852,242	39.95%
32	GEICO INDEMNITY COMPANY	0.44%	\$2,010,269	\$1,922,900	\$648,053	\$685,189	35.63%
33	PROGRESSIVE DIRECT INSURANCE COMPANY	0.42%	\$1,922,198	\$2,107,767	\$1,160,633	\$1,132,798	53.74%
34	ALLIED PROPERTY & CASUALTY INS CO	0.41%	\$1,859,280	\$2,266,225	\$893,831	\$913,896	40.33%
35	COLUMBIA MUTUAL INSURANCE CO	0.39%	\$1,771,344	\$1,703,051	\$867,215	\$880,922	51.73%
36	MIDWESTERN INDEMNITY COMPANY THE	0.39%	\$1,771,028	\$2,061,137	\$708,494	\$693,138	33.63%
37	ALLSTATE INDEMNITY COMPANY	0.33%	\$1,513,149	\$1,566,208	\$461,523	\$389,095	24.84%
38	INSURANCE CO OF THE STATE OF PA	0.31%	\$1,435,075	\$1,141,102	\$627,456	\$1,102,391	96.61%
39	AUTO OWNERS INSURANCE COMPANY	0.30%	\$1,382,492	\$1,389,381	\$443,912	\$458,862	33.03%
40	ENCOMPASS INDEMNITY COMPANY	0.30%	\$1,355,221	\$1,039,253	\$327,060	\$398,298	38.33%
41	TRAVELERS PERSONAL INSURANCE COMPANY	0.28%	\$1,289,289	\$1,292,882	\$386,456	\$424,444	32.83%
42	STATE AUTO PROPERTY & CASUALTY INS CO	0.25%	\$1,135,184	\$1,219,820	\$287,578	\$282,982	23.20%
43	METROPOLITAN GROUP PROP & CAS INS CO	0.23%	\$1,049,835	\$1,104,413	\$534,728	\$544,712	49.32%
44	AUTO CLUB FAMILY INSURANCE COMPANY	0.21%	\$962,041	\$1,040,823	\$446,391	\$437,699	42.05%
45	NATIONAL GENERAL INS CO	0.20%	\$912,748	\$919,000	\$347,252	\$355,993	38.74%
46	FOREMOST INSURANCE CO	0.20%	\$896,978	\$938,326	\$228,085	\$187,989	20.03%
47	COUNTRY MUTUAL INSURANCE COMPANY	0.19%	\$887,703	\$904,306	\$397,607	\$372,189	41.16%
48	ESURANCE INSURANCE COMPANY	0.19%	\$875,839	\$716,869	\$455,259	\$523,215	72.99%
49	GRINNELL MUTUAL REINSURANCE COMPANY	0.18%	\$831,290	\$860,439	\$355,523	\$347,891	40.43%
50	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.18%	\$819,377	\$745,108	\$297,323	\$187,138	25.12%
51	CINCINNATI INS CO THE	0.17%	\$794,711	\$1,035,646	\$276,575	\$368,755	35.61%
52	SECURA SUPREME INSURANCE COMPANY	0.17%	\$782,196	\$767,525	\$196,989	\$191,602	24.96%
53	COUNTRY PREFERRED INSURANCE COMPANY	0.17%	\$782,149	\$768,405	\$311,427	\$284,479	37.02%
54	OWNERS INSURANCE COMPANY	0.17%	\$755,458	\$720,814	\$238,228	\$256,355	35.56%
55	TICO INSURANCE COMPANY	0.16%	\$754,562	\$600,077	\$357,730	\$432,469	72.07%
56	PROGRESSIVE SPECIALTY INS CO	0.16%	\$747,082	\$802,040	\$289,950	\$302,449	37.71%
57	SHELTER GENERAL INS CO	0.16%	\$742,706	\$785,787	\$368,664	\$365,258	46.48%
58	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.16%	\$728,951	\$599,102	\$167,688	\$203,415	33.95%
59	AMERICAN HOME ASSURANCE COMPANY	0.16%	\$725,030	\$571,731	\$395,939	\$586,109	102.51%
60	METROPOLITAN PROPERTY & CASUALTY INS CO	0.16%	\$716,164	\$702,859	\$368,132	\$372,579	53.01%
61	HAULERS INSURANCE COMPANY INC	0.15%	\$689,944	\$672,254	\$357,102	\$356,030	52.96%
62	FINANCIAL INDEMNITY COMPANY	0.15%	\$674,126	\$415,398	\$130,908	\$211,806	50.99%
63	FIREMANS FUND INSURANCE COMPANY	0.15%	\$668,394	\$780,696	\$391,410	\$939,980	120.40%
64	PROGRESSIVE CASUALTY INSURANCE CO	0.14%	\$642,390	\$674,836	\$307,742	\$308,318	45.69%
65	CONSUMERS INSURANCE USA INC	0.14%	\$619,324	\$519,774	\$296,518	\$338,167	65.06%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	CAMERON NATIONAL INSURANCE COMPANY	0.13%	\$604,677	\$520,062	\$175,446	\$174,863	33.62%
67	ECONOMY PREMIER ASSURANCE COMPANY	0.13%	\$603,527	\$643,637	\$196,118	\$178,849	27.79%
68	MILLERS CLASSIFIED INSURANCE COMPANY	0.12%	\$558,588	\$581,049	\$164,164	\$172,419	29.67%
69	DAIRYLAND INSURANCE COMPANY	0.12%	\$548,099	\$580,122	\$216,992	\$166,086	28.63%
70	AUTOMOBILE INS CO OF HARTFORD CT	0.12%	\$531,141	\$573,277	\$237,536	\$218,844	38.17%
71	MILLERS FIRST INSURANCE COMANY	0.11%	\$523,741	\$545,594	\$170,297	\$169,930	31.15%
72	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.11%	\$523,648	\$577,042	\$297,197	\$310,879	53.87%
73	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	0.11%	\$517,603	\$218,862	\$100,502	\$137,476	62.81%
74	TRINITY UNIVERSAL INSURANCE COMPANY	0.11%	\$488,355	\$529,281	\$250,752	\$247,510	46.76%
75	MENDOTA INSURANCE COMPANY	0.11%	\$486,765	\$535,696	\$401,945	\$315,826	58.96%
76	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.10%	\$465,338	\$490,727	\$199,683	\$216,066	44.03%
77	VIKING INSURANCE COMPANY OF WISCONSIN	0.10%	\$462,696	\$278,203	\$134,857	\$213,367	76.69%
78	AIU INSURANCE COMPANY	0.10%	\$454,054	\$391,256	\$196,405	\$213,468	54.56%
79	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.10%	\$446,491	\$470,478	\$166,550	\$174,514	37.09%
80	AIG NATIONAL INSURANCE COMPANY INC	0.10%	\$441,717	\$183,541	\$52,780	\$215,580	117.46%
81	GEICO CASUALTY COMPANY	0.09%	\$427,425	\$440,486	\$192,098	\$191,327	43.44%
82	GUIDEONE ELITE INSURANCE COMPANY	0.09%	\$412,625	\$432,659	\$124,808	\$123,758	28.60%
83	TRAVCO INSURANCE COMPANY	0.09%	\$389,889	\$415,173	\$87,156	\$87,908	21.17%
84	TRAVELERS HOME AND MARINE INS CO THE	0.08%	\$384,504	\$77,527	\$38,001	\$46,267	59.68%
85	SENTRY INSURANCE A MUTUAL COMPANY	0.08%	\$382,804	\$396,709	\$55,401	\$83,562	21.06%
86	USAA GENERAL INDEMNITY COMPANY	0.08%	\$372,636	\$371,509	\$122,745	\$125,890	33.89%
87	NATIONAL GENERAL ASSURANCE COMPANY	0.08%	\$357,018	\$397,375	\$151,405	\$342,075	86.08%
88	FEDERAL INSURANCE COMPANY	0.08%	\$352,096	\$335,648	\$261,464	\$265,508	79.10%
89	GUIDEONE AMERICA INSURANCE COMPANY	0.08%	\$349,171	\$346,384	\$83,172	\$88,672	25.60%
90	NEW SOUTH INSURANCE COMPANY	0.08%	\$346,595	\$272,875	\$123,568	\$137,180	50.27%
91	HARTFORD INSURANCE CO OF MIDWEST THE	0.07%	\$332,448	\$297,369	\$146,440	\$149,697	50.34%
92	GRINNELL SELECT INSURANCE COMPANY	0.07%	\$329,561	\$334,155	\$142,776	\$134,762	40.33%
93	AMEX ASSURANCE COMPANY	0.07%	\$323,427	\$319,361	\$217,506	\$214,966	67.31%
94	GATEWAY INSURANCE COMPANY	0.06%	\$293,467	\$300,722	\$96,808	\$107,683	35.81%
95	FIDELITY NATIONAL INSURANCE COMPANY	0.06%	\$293,294	\$314,833	\$494,900	\$461,270	146.51%
96	NATIONWIDE MUTUAL INSURANCE COMPANY	0.06%	\$284,221	\$527,502	\$225,099	\$224,714	42.60%
97	HARTFORD FIRE INSURANCE COMPANY	0.06%	\$280,470	\$364,958	\$106,399	\$106,538	29.19%
98	AMERICAN INTERNATIONAL INS CO	0.06%	\$274,960	\$284,769	\$130,038	\$167,746	58.91%
99	TEACHERS INSURANCE COMPANY	0.06%	\$265,476	\$285,017	\$71,557	\$89,336	31.34%
100	GREAT NORTHERN INSURANCE COMPANY	0.06%	\$264,064	\$257,108	\$100,783	\$100,661	39.15%
101	ACUITY A MUTUAL INSURANCE COMPANY	0.06%	\$253,724	\$191,305	\$89,041	\$89,482	46.77%
102	PHOENIX INSURANCE COMPANY THE	0.05%	\$247,064	\$272,363	\$40,719	\$40,415	14.84%
103	AMICA MUTUAL INSURANCE COMPANY	0.05%	\$244,928	\$232,819	\$98,531	\$102,980	44.23%
104	FARMERS ALLIANCE MUTUAL INS CO	0.05%	\$240,559	\$250,822	\$176,869	\$170,869	68.12%
105	NATIONAL INSURANCE ASSOCIATION	0.05%	\$236,038	\$266,857	\$36,137	\$124,568	46.68%
106	WEST AMERICAN INSURANCE COMPANY	0.05%	\$231,215	\$250,808	\$131,641	\$132,603	52.87%
107	MIC GENERAL INSURANCE CORPORATION	0.05%	\$228,290	\$249,433	\$118,760	\$103,267	41.40%
108	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.05%	\$228,143	\$181,580	\$97,264	\$94,213	51.89%
109	GUIDEONE MUTUAL INSURANCE COMPANY	0.05%	\$219,565	\$239,354	\$37,136	\$27,996	11.70%
110	BIRMINGHAM FIRE INS CO OF PA	0.05%	\$218,466	\$82,919	\$84,429	\$113,663	137.08%
111	AFFIRMATIVE INSURANCE COMPANY	0.05%	\$217,891	\$278,738	\$116,302	\$40,388	14.49%
112	NATIONAL INTERSTATE INSURANCE COMPANY	0.05%	\$215,695	\$193,445	\$280,271	\$382,838	197.91%
113	YOUNG AMERICA INSURANCE COMPANY	0.05%	\$206,371	\$209,632	\$151,499	\$166,936	79.63%
114	SECURITY NATIONAL INSURANCE COMPANY	0.04%	\$198,601	\$225,498	\$78,480	\$78,381	34.76%
115	VIGILANT INSURANCE COMPANY	0.04%	\$179,797	\$185,794	\$50,109	\$49,838	26.82%
116	WESTERN AGRICULTURAL INSURANCE COMPANY	0.04%	\$177,276	\$263,233	\$275,563	\$271,888	103.29%
117	ELECTRIC INSURANCE COMPANY	0.04%	\$169,732	\$170,287	\$81,246	\$75,519	44.35%
118	AMERICAN BANKERS INS CO OF FLORIDA	0.04%	\$165,404	\$262,929	\$47,518	\$6,066	2.31%
119	TRAVELERS PROPERTY CASUALTY INS CO	0.04%	\$165,402	\$189,367	\$54,678	\$54,131	28.59%
120	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.03%	\$151,066	\$191,203	\$58,100	\$58,100	30.39%
121	CHARTER INDEMNITY COMPANY	0.03%	\$147,328	\$187,865	\$98,704	\$77,893	41.46%
122	ILLINOIS NATIONAL INSURANCE COMPANY	0.03%	\$133,568	\$201,817	\$96,767	-\$11,153	-5.53%
123	OMNI INSURANCE COMPANY	0.03%	\$132,268	\$191,320	\$69,117	\$68,494	35.80%
124	ATLANTIC MUTUAL INSURANCE COMPANY	0.03%	\$128,684	\$156,162	\$80,778	\$80,755	51.71%
125	TRUMBULL INSURANCE COMPANY	0.03%	\$126,556	\$132,568	\$41,094	\$36,122	27.25%
126	SECURA INSURANCE A MUTUAL COMPANY	0.03%	\$125,059	\$150,024	\$43,795	\$43,795	29.19%
127	DEERBROOK INSURANCE COMPANY	0.03%	\$124,194	\$146,734	\$71,116	\$67,814	46.22%
128	HORACE MANN PROPERTY & CASUALTY INS CO	0.03%	\$121,651	\$118,350	\$49,479	\$58,614	49.53%
129	DIRECT GENERAL INSURANCE COMPANY	0.03%	\$118,584	\$45,283	\$24,263	\$31,076	68.63%
130	LIBERTY INSURANCE CORPORATION	0.03%	\$116,747	\$119,705	\$18,393	\$22,192	18.54%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	SAGAMORE INSURANCE COMPANY	0.02%	\$112,343	\$161,996	\$65,808	\$50,044	30.89%
132	GREAT AMERICAN INSURANCE COMPANY	0.02%	\$112,113	\$101,619	\$114,679	\$119,470	117.57%
133	AMERICAN NATIONAL GENERAL INS CO	0.02%	\$111,809	\$121,209	\$43,238	\$38,010	31.36%
134	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.02%	\$111,156	\$45,493	\$8,892	\$20,607	45.30%
135	MARKEL AMERICAN INSURANCE COMPANY	0.02%	\$108,365	\$104,870	\$35,270	\$46,894	44.72%
136	HARTFORD ACCIDENT & INDEMNITY CO	0.02%	\$104,277	\$110,731	\$25,913	\$25,675	23.19%
137	UNITED FIRE AND CASUALTY COMPANY	0.02%	\$99,869	\$106,607	\$41,940	\$42,724	40.08%
138	FIRST LIBERTY INSURANCE CORP THE	0.02%	\$96,186	\$73,136	\$34,387	\$36,482	49.88%
139	PACIFIC INDEMNITY COMPANY	0.02%	\$94,792	\$95,350	\$12,258	\$11,017	11.55%
140	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.02%	\$93,562	\$101,698	\$57,539	\$59,822	58.82%
141	KEMPER INDEPENDENCE INSURANCE COMPANY	0.02%	\$91,131	\$103,337	\$62,961	\$67,091	64.92%
142	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$84,715	\$94,985	\$49,202	\$47,083	49.57%
143	METROPOLITAN CASUALTY INS CO	0.02%	\$84,713	\$90,003	\$34,503	\$37,949	42.16%
144	CENTENNIAL INSURANCE COMPANY	0.02%	\$80,374	\$66,033	\$29,023	\$27,193	41.18%
145	AMERICAN RELIABLE INSURANCE COMPANY	0.02%	\$80,104	\$76,309	\$28,943	\$27,965	36.65%
146	FOREMOST SIGNATURE INSURANCE COMPANY	0.02%	\$75,397	\$58,855	\$61,096	\$69,620	118.29%
147	ALFA VISION INSURANCE CORPORATION	0.02%	\$75,367	\$28,683	\$28,622	\$22,022	76.78%
148	COUNTRY CASUALTY INS CO	0.02%	\$72,261	\$74,255	\$45,058	\$45,367	61.10%
149	WORKMENS AUTO INSURANCE COMPANY	0.02%	\$71,900	\$68,478	\$17,972	\$25,696	37.52%
150	MIDDLESEX INSURANCE COMPANY	0.02%	\$69,218	\$54,543	\$6,436	\$37,799	69.30%
151	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$66,207	\$70,633	\$6,293	\$6,022	8.53%
152	STATE AUTO NATIONAL INSURANCE COMPANY	0.01%	\$62,127	\$79,237	\$26,739	\$25,626	32.34%
153	TWIN CITY FIRE INS CO	0.01%	\$61,738	\$5,760	\$14,223	\$14,780	256.60%
154	INSUREMAX INSURANCE COMPANY	0.01%	\$61,050	\$25,387	\$2,768	\$5,712	22.50%
155	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.01%	\$59,700	\$102,915	\$51,744	\$48,002	46.64%
156	AMERICAN FIRE & CASUALTY COMPANY	0.01%	\$59,559	\$64,851	\$39,178	\$33,793	52.11%
157	TRADERS INSURANCE COMPANY	0.01%	\$54,409	\$23,244	\$2,202	\$12,549	53.99%
158	EMCASCO INSURANCE COMPANY	0.01%	\$50,525	\$53,847	\$8,163	\$7,974	14.81%
159	METROPOLITAN GENERAL INS CO	0.01%	\$46,371	\$53,644	\$23,241	\$24,033	44.80%
160	STANDARD FIRE INSURANCE COMPANY	0.01%	\$44,243	\$48,305	\$4,157	\$3,636	7.53%
161	HORACE MANN INSURANCE COMPANY	0.01%	\$44,194	\$46,107	\$11,806	\$15,049	32.64%
162	RESPONSE WORLDWIDE INSURANCE COMPANY	0.01%	\$39,985	\$44,108	\$17,785	\$3,037	6.89%
163	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$38,418	\$38,304	\$13,313	\$15,142	39.53%
164	RESPONSE INSURANCE COMPANY	0.01%	\$38,324	\$21,457	\$5,731	\$11,326	52.78%
165	INTEGON INDEMNITY CORP	0.01%	\$37,409	\$42,509	\$16,685	\$31,816	74.85%
166	NORTHBROOK INDEMNITY CO	0.01%	\$37,338	\$43,177	\$16,655	\$9,471	21.94%
167	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$36,348	\$38,079	\$10,746	\$10,321	27.10%
168	MERASTAR INSURANCE COMPANY	0.01%	\$33,754	\$35,113	\$10,152	\$10,007	28.50%
169	NATIONWIDE PROPERTY & CASUALTY INS CO	0.01%	\$33,346	\$62,200	\$53,249	\$49,992	80.37%
170	INTEGON GENERAL INSURANCE CORPORATION	0.01%	\$31,100	\$35,032	\$7,922	\$58,877	168.07%
171	INTEGON NATIONAL INSURANCE COMPANY	0.01%	\$30,750	\$37,452	\$5,434	\$1,733	4.63%
172	FEDERATED SERVICE INSURANCE COMPANY	0.01%	\$30,662	\$24,860	\$8,659	\$12,477	50.19%
173	LEADER INSURANCE COMPANY	0.01%	\$26,993	\$29,312	\$13,804	\$13,708	46.77%
174	BRISTOL WEST INSURANCE COMPANY	0.01%	\$24,368	\$35,483	\$29,393	\$24,602	69.33%
175	VICTORIA AUTOMOBILE INSURANCE CO	0.01%	\$24,242	-\$7,428	\$6,309	\$9,330	-125.61%
176	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$20,464	\$23,161	\$16,808	\$14,708	63.50%
177	WINDSOR INSURANCE COMPANY	0.00%	\$16,185	\$44,595	\$32,109	\$30,288	67.92%
178	HARTFORD CASUALTY INS CO	0.00%	\$14,667	\$17,204	\$2,221	\$2,216	12.88%
179	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$12,687	\$13,717	\$31,136	-\$1,060	-7.73%
180	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$8,483	\$8,912	\$15,141	\$15,344	172.17%
181	GMAC INSURANCE COMPANY ONLINE INC	0.00%	\$8,455	\$12,690	\$19,767	\$2,094	16.50%
182	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$5,692	\$8,160	\$942	\$941	11.53%
183	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$5,584	\$5,146	\$1,351	\$1,351	26.25%
184	AMERICAN SERVICE INSURANCE COMPANY	0.00%	\$5,536	\$12,795	\$17,885	\$13,387	104.63%
185	LINCOLN GENERAL INSURANCE CO	0.00%	\$5,421	\$9,130	\$15,993	\$12,041	131.88%
186	HANOVER INSURANCE COMPANY THE	0.00%	\$5,339	\$6,868	\$1,988	\$1,987	28.93%
187	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	\$4,934	\$14,160	\$8,275	\$8,265	58.37%
188	MASSACHUSETTS BAY INS CO	0.00%	\$4,763	\$7,099	\$2,087	\$3,186	44.88%
189	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$4,590	\$5,167	\$2,676	\$2,676	51.79%
190	SHELBY CASUALTY INSURANCE COMPANY	0.00%	\$4,587	\$4,698	\$29,514	-\$224,898	-4787.10%
191	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$2,753	\$2,625	\$4,024	\$4,024	153.30%
192	WARNER INSURANCE COMPANY	0.00%	\$1,731	\$2,825	\$0	\$942	33.35%
193	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$700	-\$269	\$0	-\$80	29.74%
194	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$601	\$491	-\$2,608	-\$2,602	-529.94%
195	SAFECO INSURANCE CO OF AMERICA	0.00%	\$550	\$536	\$8,795	\$11,405	2127.80%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

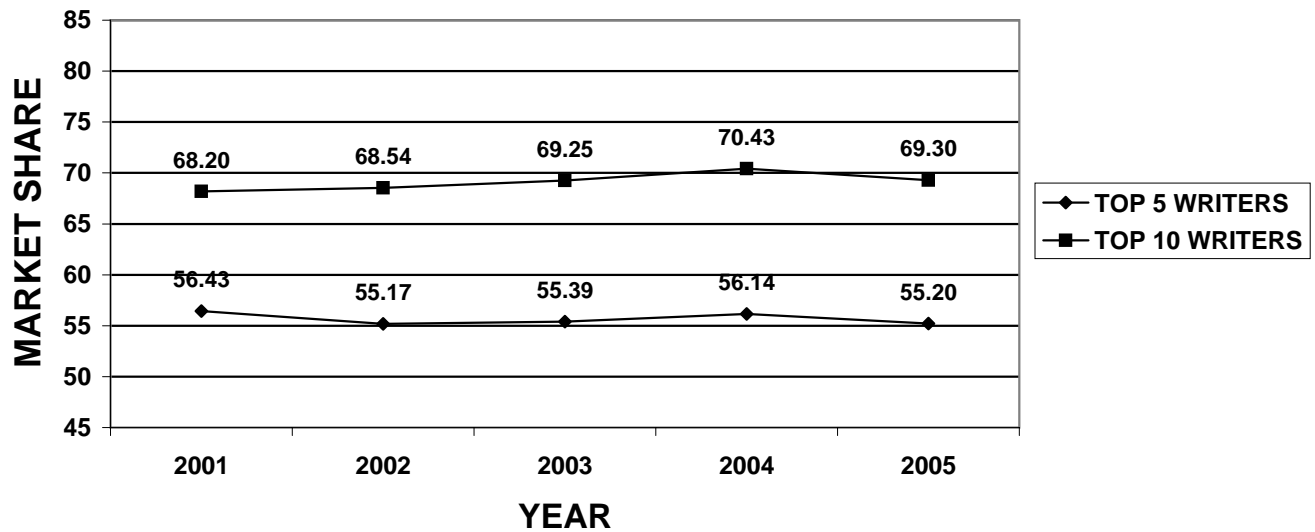
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	INFINITY INSURANCE COMPANY	0.00%	\$247	\$14	\$0	\$275	1964.29%
197	TRAVELERS INDEMNITY COMPANY	0.00%	\$151	\$271	\$151	\$654	241.33%
198	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$126	\$407	\$0	\$0	0.00%
199	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$55	\$94	\$38	\$38	40.43%
200	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$46	\$781	\$0	-\$53	-6.79%
201	FIDELITY AND CASUALTY COMPANY OF NEW YORK THE	0.00%	\$45	\$130	\$63	\$90	69.23%
202	MOTORS INSURANCE CORPORATION	0.00%	\$10	\$10	\$0	\$0	0.00%
203	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$466	N/A
204	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$3	N/A
205	AMERICAN PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$51	N/A
206	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$883	\$744	N/A
207	AMERICAN STATES PREFERRED INS CO	0.00%	\$0	\$0	-\$175	-\$423	N/A
208	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	-\$53	-\$30	N/A
209	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	-\$17	\$0	\$0	0.00%
210	ATLANTA SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,422	-\$1,457	N/A
211	ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$15	N/A
212	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
213	CALIFORNIA CASUALTY INSURANCE CO	0.00%	\$0	\$0	-\$53	-\$56	N/A
214	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$0	\$35	N/A
215	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$0	\$0	\$0	\$224	N/A
216	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$2,370	-\$2,670	N/A
217	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	-\$2,065	\$23,500	N/A
218	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$40	N/A
219	FIREMANS FUND INS CO OF MISSOURI	0.00%	\$0	\$0	\$89	\$89,948	N/A
220	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$0	-\$137	-\$729	N/A
221	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$0	\$0	-\$3,100	-\$14,593	N/A
222	GENERAL INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$256	N/A
223	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
224	GREAT AMERICAN CONTEMPORARY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
225	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$30	N/A
226	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
227	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$692	\$693	N/A
228	HAWKEYE SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
229	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
230	LM GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$100	N/A
231	LM PERSONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$173	N/A
232	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$16	-\$3,057	-\$36,795	-229968.75%
233	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$0	\$7	\$0	\$0	0.00%
234	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.00%	\$0	\$377,672	\$225,071	\$410,165	108.60%
235	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$290	N/A
236	NAU COUNTRY INSURANCE COMPANY	0.00%	\$0	\$0	\$766	\$896	N/A
237	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$105	N/A
238	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	-\$37	N/A
239	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$2,012	\$1,279	N/A
240	PROGRESSIVE HOME INSURANCE COMPANY	0.00%	\$0	\$0	\$108	-\$311	N/A
241	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$0	\$0	\$20	N/A
242	SENTINEL INSURANCE COMPANY LTD	0.00%	\$0	\$0	\$168	\$168	N/A
243	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	-\$715	-\$715	N/A
244	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$1	\$0	\$0	0.00%
245	STONINGTON INSURANCE COMPANY	0.00%	\$0	\$0	-\$375	-\$2,478	N/A
246	TIG INSURANCE COMPANY	0.00%	\$0	\$5,764	\$0	\$2	0.03%
247	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$53	N/A
248	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$85	N/A
249	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$0	-\$600	-\$532	N/A
250	VALIANT INS CO	0.00%	\$0	-\$3	\$0	\$4	-133.33%
251	ARGONAUT INSURANCE COMPANY	0.00%	-\$1	\$0	\$52	\$0	N/A
252	ATLANTA CASUALTY COMPANY	0.00%	-\$2	-\$1	\$0	-\$88	8800.00%
253	MARYLAND CASUALTY COMPANY	0.00%	-\$4	-\$27	\$0	-\$1	3.70%
254	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	-\$12	-\$12	-\$6	-\$6	50.00%
255	ROYAL INDEMNITY COMPANY	0.00%	-\$72	-\$72	\$0	\$439	-609.72%
256	AIG CENTENNIAL INSURANCE COMPANY	0.00%	-\$92	\$11,106	\$7,309	\$5,510	49.61%
257	REGENT INSURANCE COMPANY	0.00%	-\$211	\$1,601	\$631	\$1,083	67.65%
258	AMERICAN LIVE STOCK INSURANCE CO	0.00%	-\$218	\$2,866	\$0	\$0	0.00%
259	HERITAGE CASUALTY INSURANCE COMPANY	0.00%	-\$228	\$8,647	-\$9,170	\$11,661	134.86%
260	GRANITE STATE INSURANCE COMPANY	0.00%	-\$315	-\$243	\$0	\$0	0.00%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

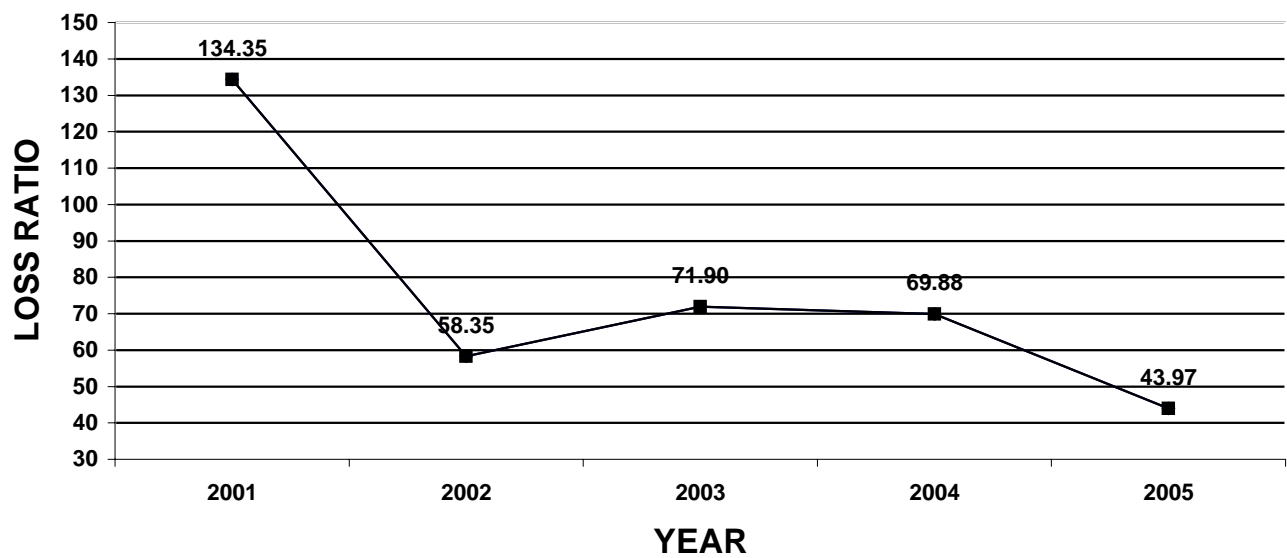
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
261	AIG PREMIER INSURANCE COMPANY	0.00%	-\$452	\$29,348	\$16,667	\$15,839	53.97%
262	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.00%	-\$1,380	\$128,158	\$79,048	\$75,593	58.98%
263	ONEBEACON INSURANCE COMPANY	0.00%	-\$1,444	-\$1,393	-\$1,142	-\$1,142	81.98%
264	GLENS FALLS INSURANCE COMPANY THE	0.00%	-\$2,782	\$241,376	\$204,134	\$171,531	71.06%
265	FEDERATED MUTUAL INSURANCE COMPANY	0.00%	-\$3,289	\$50,095	\$18,257	\$15,389	30.72%
266	GENERAL CASUALTY CO OF WISCONSIN	0.00%	-\$20,164	\$182,773	\$88,059	\$94,396	51.65%
	TOTAL	100.00%	\$457,656,918	\$460,997,016	\$204,530,039	\$202,705,789	43.97%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Auto Comprehensive)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	20.27%	\$159,223,379	\$160,161,629	\$102,968,241	\$102,312,628	63.88%
2	AMERICAN FAMILY MUTUAL INS CO	16.74%	\$131,484,339	\$134,899,657	\$74,911,021	\$71,722,265	53.17%
3	FARMERS INSURANCE COMPANY INC	4.96%	\$38,948,414	\$38,700,131	\$20,202,398	\$19,950,678	51.55%
4	SAFECO INSURANCE COMPANY OF ILLINOIS	4.80%	\$37,669,352	\$37,571,727	\$22,307,986	\$21,992,796	58.54%
5	SHELTER MUTUAL INSURANCE CO	4.53%	\$35,573,130	\$36,630,302	\$22,454,782	\$22,521,893	61.48%
6	AUTOMOBILE CLUB INTER-INS EXCHANGE	4.08%	\$32,076,065	\$32,551,667	\$17,677,628	\$17,625,000	54.14%
7	ALLSTATE PROPERTY & CASUALTY INS CO	3.05%	\$23,972,226	\$23,799,767	\$11,958,940	\$11,887,591	49.95%
8	AMERICAN STANDARD INS CO OF WISCONSIN	2.81%	\$22,084,373	\$22,840,632	\$13,716,753	\$13,227,175	57.91%
9	ALLSTATE INSURANCE COMPANY	2.50%	\$19,623,105	\$19,932,819	\$7,697,037	\$7,784,256	39.05%
10	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.97%	\$15,437,915	\$15,731,213	\$8,144,906	\$8,225,005	52.28%
11	PROGRESSIVE NORTHWESTERN INS CO	1.95%	\$15,292,112	\$16,930,394	\$8,813,981	\$9,026,856	53.32%
12	PROGRESSIVE PREFERRED INSURANCE COMPANY	1.91%	\$15,030,045	\$14,164,325	\$9,327,192	\$9,189,317	64.88%
13	PROGRESSIVE MAX INSURANCE COMPANY	1.83%	\$14,407,397	\$13,516,077	\$8,375,367	\$8,296,576	61.38%
14	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.67%	\$13,128,963	\$12,831,809	\$6,372,578	\$6,378,487	49.71%
15	STATE FARM FIRE AND CASUALTY COMPANY	1.56%	\$12,270,758	\$12,395,467	\$8,092,696	\$7,941,044	64.06%
16	AMERICAN INTERNATIONAL SOUTH INS CO	1.35%	\$10,573,853	\$10,084,967	\$7,287,167	\$11,002,685	109.10%
17	GEICO GENERAL INS CO	1.15%	\$9,008,956	\$8,848,034	\$5,862,691	\$5,814,541	65.72%
18	LIBERTY MUTUAL FIRE INSURANCE CO	1.08%	\$8,453,841	\$8,664,825	\$3,924,613	\$3,795,001	43.80%
19	MID CENTURY INSURANCE COMPANY	0.95%	\$7,472,991	\$7,604,877	\$3,756,258	\$3,630,508	47.74%
20	USAA CASUALTY INSURANCE COMPANY	0.94%	\$7,415,546	\$7,252,771	\$3,733,355	\$3,725,392	51.37%
21	HARTFORD UNDERWRITERS INSURANCE CO	0.85%	\$6,661,789	\$6,914,009	\$2,698,918	\$2,653,907	38.38%
22	AMCO INSURANCE COMPANY	0.74%	\$5,799,696	\$5,992,426	\$3,141,156	\$3,109,385	51.89%
23	CAMERON MUTUAL INSURANCE COMPANY	0.72%	\$5,634,301	\$5,655,947	\$2,797,645	\$2,800,902	49.52%
24	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.67%	\$5,267,008	\$5,842,723	\$3,099,081	\$3,210,404	54.95%
25	DEPOSITORS INSURANCE COMPANY	0.65%	\$5,077,285	\$4,288,215	\$2,209,762	\$2,357,014	54.96%
26	PROGRESSIVE DIRECT INSURANCE COMPANY	0.63%	\$4,920,538	\$5,415,546	\$3,377,496	\$3,454,760	63.79%
27	GOVERNMENT EMPLOYEES INSURANCE CO	0.61%	\$4,787,661	\$4,806,772	\$3,285,047	\$3,262,509	67.87%
28	PROPERTY & CASUALTY INS CO OF HARTFORD	0.59%	\$4,656,520	\$4,388,663	\$2,838,355	\$2,860,097	65.17%
29	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.58%	\$4,533,557	\$4,608,415	\$2,620,361	\$2,398,284	52.04%
30	GEICO INDEMNITY COMPANY	0.48%	\$3,800,381	\$3,621,464	\$1,862,382	\$1,914,663	52.87%
31	CORNERSTONE NATIONAL INSURANCE COMPANY	0.43%	\$3,380,357	\$3,549,656	\$1,977,489	\$2,057,870	57.97%
32	COLUMBIA MUTUAL INSURANCE CO	0.37%	\$2,918,573	\$2,940,440	\$1,595,371	\$1,681,189	57.17%
33	INSURANCE CO OF THE STATE OF PA	0.36%	\$2,832,267	\$3,064,998	\$2,011,126	\$1,672,504	54.57%
34	ALLIED PROPERTY & CASUALTY INS CO	0.36%	\$2,799,131	\$3,300,177	\$1,744,756	\$1,682,943	51.00%
35	AUTO CLUB FAMILY INSURANCE COMPANY	0.35%	\$2,754,769	\$3,004,149	\$1,213,889	\$1,157,413	38.53%
36	MIDWESTERN INDEMNITY COMPANY THE	0.35%	\$2,715,505	\$2,960,277	\$1,605,986	\$1,571,177	53.08%
37	ALLSTATE INDEMNITY COMPANY	0.32%	\$2,538,327	\$2,639,029	\$1,280,787	\$1,226,682	46.48%
38	ESURANCE INSURANCE COMPANY	0.30%	\$2,345,653	\$1,897,200	\$1,631,863	\$1,665,513	87.79%
39	TRAVELERS PERSONAL INSURANCE COMPANY	0.29%	\$2,274,853	\$2,322,514	\$1,056,944	\$965,870	41.59%
40	ENCOMPASS INDEMNITY COMPANY	0.28%	\$2,194,919	\$1,646,150	\$750,506	\$794,743	48.28%
41	STATE AUTO PROPERTY & CASUALTY INS CO	0.28%	\$2,171,115	\$2,332,988	\$965,118	\$941,792	40.37%
42	AUTO OWNERS INSURANCE COMPANY	0.26%	\$2,027,467	\$2,038,718	\$1,205,417	\$1,287,081	63.13%
43	FINANCIAL INDEMNITY COMPANY	0.25%	\$1,945,597	\$1,092,747	\$500,853	\$669,662	61.28%
44	TICO INSURANCE COMPANY	0.25%	\$1,932,989	\$1,574,976	\$747,100	\$907,553	57.62%
45	FIREMANS FUND INSURANCE COMPANY	0.24%	\$1,907,310	\$2,060,251	\$856,579	\$1,760,890	85.47%
46	COUNTRY MUTUAL INSURANCE COMPANY	0.24%	\$1,902,499	\$1,956,596	\$1,282,836	\$1,193,595	61.00%
47	COUNTRY PREFERRED INSURANCE COMPANY	0.22%	\$1,738,410	\$1,725,773	\$937,930	\$897,068	51.98%
48	PROGRESSIVE SPECIALTY INS CO	0.21%	\$1,616,327	\$1,802,148	\$1,017,317	\$1,049,560	58.24%
49	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.20%	\$1,565,599	\$1,058,569	\$588,346	\$491,174	46.40%
50	METROPOLITAN GROUP PROP & CAS INS CO	0.20%	\$1,565,430	\$1,613,180	\$781,059	\$796,855	49.40%
51	DAIRYLAND INSURANCE COMPANY	0.19%	\$1,487,641	\$1,512,053	\$388,423	\$404,517	26.75%
52	PROGRESSIVE CASUALTY INSURANCE CO	0.19%	\$1,479,732	\$1,611,011	\$875,587	\$931,292	57.81%
53	AMERICAN HOME ASSURANCE COMPANY	0.18%	\$1,438,328	\$1,534,395	\$1,024,487	\$882,380	57.51%
54	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.18%	\$1,422,778	\$1,169,445	\$501,467	\$503,872	43.09%
55	CINCINNATI INS CO THE	0.17%	\$1,358,685	\$1,757,597	\$936,502	\$930,853	52.96%
56	SHELTER GENERAL INS CO	0.17%	\$1,337,420	\$1,404,634	\$885,780	\$877,591	62.48%
57	NATIONAL GENERAL INS CO	0.16%	\$1,292,783	\$1,274,896	\$769,025	\$778,345	61.05%
58	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.16%	\$1,262,265	\$1,192,922	\$476,015	\$604,345	50.66%
59	GRINNELL MUTUAL REINSURANCE COMPANY	0.16%	\$1,237,090	\$1,286,008	\$570,898	\$568,010	44.17%
60	MENDOTA INSURANCE COMPANY	0.16%	\$1,229,429	\$1,423,834	\$866,915	\$689,501	48.43%
61	AIG NATIONAL INSURANCE COMPANY INC	0.15%	\$1,177,390	\$497,423	\$131,570	\$537,400	108.04%
62	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.15%	\$1,155,565	\$1,227,711	\$825,765	\$808,616	65.86%
63	METROPOLITAN PROPERTY & CASUALTY INS CO	0.14%	\$1,124,166	\$1,122,300	\$587,817	\$592,202	52.77%
64	OWNERS INSURANCE COMPANY	0.14%	\$1,084,780	\$1,033,137	\$499,456	\$522,387	50.56%
65	FOREMOST INSURANCE CO	0.13%	\$1,048,057	\$947,849	\$445,138	\$468,303	49.41%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	ECONOMY PREMIER ASSURANCE COMPANY	0.13%	\$1,033,341	\$1,090,957	\$332,420	\$303,681	27.84%
67	AMEX ASSURANCE COMPANY	0.13%	\$1,031,366	\$1,012,354	\$580,815	\$580,394	57.33%
68	MILLERS CLASSIFIED INSURANCE COMPANY	0.13%	\$1,025,798	\$1,068,542	\$501,628	\$509,233	47.66%
69	HAULERS INSURANCE COMPANY INC	0.13%	\$1,009,627	\$983,740	\$616,654	\$614,656	62.48%
70	FIDELITY NATIONAL INSURANCE COMPANY	0.13%	\$988,156	\$1,051,853	\$154,040	\$160,265	15.24%
71	AIU INSURANCE COMPANY	0.13%	\$983,058	\$1,113,266	\$653,977	\$565,424	50.79%
72	HARTFORD INSURANCE CO OF MIDWEST THE	0.12%	\$979,222	\$892,279	\$400,676	\$411,060	46.07%
73	GEICO CASUALTY COMPANY	0.12%	\$968,011	\$994,423	\$579,796	\$572,507	57.57%
74	NEW SOUTH INSURANCE COMPANY	0.12%	\$930,310	\$765,800	\$554,990	\$602,739	78.71%
75	MILLERS FIRST INSURANCE COMANY	0.12%	\$929,598	\$967,065	\$563,191	\$593,700	61.39%
76	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	0.11%	\$866,337	\$359,567	\$217,965	\$322,370	89.66%
77	TRAVELERS HOME AND MARINE INS CO THE	0.11%	\$849,361	\$173,637	\$125,971	\$149,931	86.35%
78	CONSUMERS INSURANCE USA INC	0.11%	\$839,035	\$700,496	\$567,929	\$647,742	92.47%
79	GATEWAY INSURANCE COMPANY	0.10%	\$816,593	\$835,968	\$225,364	\$248,711	29.75%
80	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.10%	\$796,466	\$859,701	\$332,764	\$300,926	35.00%
81	SECURA SUPREME INSURANCE COMPANY	0.10%	\$788,388	\$773,763	\$506,148	\$515,982	66.68%
82	GREAT NORTHERN INSURANCE COMPANY	0.09%	\$727,787	\$717,425	\$259,528	\$259,253	36.14%
83	CAMERON NATIONAL INSURANCE COMPANY	0.09%	\$725,592	\$634,392	\$198,374	\$186,546	29.41%
84	HARTFORD FIRE INSURANCE COMPANY	0.09%	\$723,304	\$940,600	\$255,479	\$233,741	24.85%
85	AFFIRMATIVE INSURANCE COMPANY	0.09%	\$718,912	\$901,357	\$346,868	\$98,706	10.95%
86	GUIDEONE ELITE INSURANCE COMPANY	0.09%	\$717,008	\$750,379	\$387,493	\$391,093	52.12%
87	TRAVCO INSURANCE COMPANY	0.09%	\$704,832	\$745,839	\$297,409	\$326,037	43.71%
88	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.09%	\$677,215	\$716,587	\$291,589	\$314,791	43.93%
89	AMICA MUTUAL INSURANCE COMPANY	0.08%	\$653,232	\$628,239	\$197,798	\$226,694	36.08%
90	GUIDEONE AMERICA INSURANCE COMPANY	0.08%	\$613,357	\$605,923	\$291,548	\$292,348	48.25%
91	CHARTER INDEMNITY COMPANY	0.08%	\$591,400	\$786,200	\$344,745	\$246,658	31.37%
92	AMERICAN INTERNATIONAL INS CO	0.07%	\$583,494	\$611,107	\$276,332	\$355,976	58.25%
93	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.07%	\$572,396	\$447,656	\$344,966	\$313,062	69.93%
94	USAA GENERAL INDEMNITY COMPANY	0.07%	\$568,713	\$600,420	\$359,175	\$373,207	62.16%
95	FEDERAL INSURANCE COMPANY	0.07%	\$551,373	\$554,580	\$256,135	\$258,088	46.54%
96	VIGILANT INSURANCE COMPANY	0.07%	\$544,889	\$569,522	\$151,263	\$151,422	26.59%
97	SENTRY INSURANCE A MUTUAL COMPANY	0.06%	\$508,875	\$551,096	\$334,279	\$330,696	60.01%
98	YOUNG AMERICA INSURANCE COMPANY	0.06%	\$468,337	\$476,451	\$326,458	\$336,241	70.57%
99	WESTERN AGRICULTURAL INSURANCE COMPANY	0.06%	\$463,222	\$682,785	\$465,437	\$413,307	60.53%
100	NATIONAL GENERAL ASSURANCE COMPANY	0.06%	\$460,748	\$504,722	\$453,865	\$266,888	52.88%
101	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.06%	\$457,959	\$556,578	\$173,519	\$168,582	30.29%
102	PHOENIX INSURANCE COMPANY THE	0.06%	\$453,208	\$500,195	\$167,721	\$152,005	30.39%
103	GRINNELL SELECT INSURANCE COMPANY	0.06%	\$450,100	\$458,777	\$176,726	\$192,335	41.92%
104	WEST AMERICAN INSURANCE COMPANY	0.06%	\$449,143	\$483,123	\$228,000	\$238,461	49.36%
105	ACUTY A MUTUAL INSURANCE COMPANY	0.06%	\$434,350	\$329,367	\$235,197	\$238,624	72.45%
106	OMNI INSURANCE COMPANY	0.05%	\$431,091	\$605,948	\$356,342	\$318,489	52.56%
107	FARMERS ALLIANCE MUTUAL INS CO	0.05%	\$416,511	\$444,898	\$162,453	\$147,453	33.14%
108	NATIONWIDE MUTUAL INSURANCE COMPANY	0.05%	\$409,354	\$956,189	\$360,861	\$369,627	38.66%
109	MIC GENERAL INSURANCE CORPORATION	0.05%	\$408,042	\$461,467	\$238,826	\$215,334	46.66%
110	GUIDEONE MUTUAL INSURANCE COMPANY	0.05%	\$387,174	\$420,879	\$256,022	\$206,788	49.13%
111	TEACHERS INSURANCE COMPANY	0.05%	\$375,180	\$383,841	\$119,982	\$117,418	30.59%
112	TRINITY UNIVERSAL INSURANCE COMPANY	0.04%	\$333,791	\$361,764	\$171,390	\$169,174	46.76%
113	ALFA VISION INSURANCE CORPORATION	0.04%	\$327,862	\$130,501	\$32,123	\$70,845	54.29%
114	NATIONAL INSURANCE ASSOCIATION	0.04%	\$327,762	\$370,557	\$304,377	\$172,976	46.68%
115	SAGAMORE INSURANCE COMPANY	0.04%	\$316,515	\$456,115	\$210,446	\$194,878	42.73%
116	ELECTRIC INSURANCE COMPANY	0.04%	\$315,002	\$317,649	\$236,451	\$235,956	74.28%
117	ILLINOIS NATIONAL INSURANCE COMPANY	0.04%	\$309,024	\$472,745	\$276,261	\$235,189	49.75%
118	DEERBROOK INSURANCE COMPANY	0.04%	\$304,383	\$365,547	\$218,388	\$166,325	45.50%
119	ATLANTIC MUTUAL INSURANCE COMPANY	0.04%	\$303,941	\$386,010	\$190,837	\$190,781	49.42%
120	TRAVELERS PROPERTY CASUALTY INS CO	0.04%	\$298,518	\$345,872	\$144,964	\$133,554	38.61%
121	PACIFIC INDEMNITY COMPANY	0.04%	\$289,923	\$294,945	\$72,480	\$70,862	24.03%
122	AMERICAN NATIONAL GENERAL INS CO	0.03%	\$273,063	\$295,986	\$202,893	\$194,036	65.56%
123	LIBERTY INSURANCE CORPORATION	0.03%	\$268,703	\$318,569	\$113,616	\$109,035	34.23%
124	TRUMBULL INSURANCE COMPANY	0.03%	\$267,876	\$337,872	\$139,267	\$132,032	39.08%
125	DIRECT GENERAL INSURANCE COMPANY	0.03%	\$266,001	\$100,159	\$29,381	\$50,339	50.26%
126	VICTORIA AUTOMOBILE INSURANCE CO	0.03%	\$235,491	\$154,276	\$61,511	\$74,853	48.52%
127	WORKMENS AUTO INSURANCE COMPANY	0.03%	\$229,322	\$226,196	\$133,002	\$135,421	59.87%
128	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.03%	\$207,948	\$84,257	\$59,595	\$89,772	106.55%
129	FIRST LIBERTY INSURANCE CORP THE	0.03%	\$204,756	\$160,043	\$108,714	\$110,151	68.83%
130	CENTENNIAL INSURANCE COMPANY	0.03%	\$202,031	\$166,171	\$72,957	\$68,354	41.13%



**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	HORACE MANN PROPERTY & CASUALTY INSURANCE CO	0.03%	\$197,619	\$184,166	\$76,739	\$69,547	37.76%
132	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$180,563	\$185,812	\$130,578	\$105,811	56.95%
133	STATE AUTO NATIONAL INSURANCE COMPANY	0.02%	\$171,838	\$219,171	\$99,798	\$93,160	42.51%
134	METROPOLITAN GENERAL INS CO	0.02%	\$166,214	\$191,087	\$82,788	\$85,622	44.81%
135	MARKEL AMERICAN INSURANCE COMPANY	0.02%	\$163,704	\$158,737	\$95,451	\$102,306	64.45%
136	COUNTRY CASUALTY INS CO	0.02%	\$161,202	\$167,143	\$94,352	\$95,070	56.88%
137	AMERICAN MODERN HOME INSURANCE CO	0.02%	\$160,586	\$180,971	\$54,183	\$66,103	36.53%
138	KEMPER INDEPENDENCE INSURANCE COMPANY	0.02%	\$154,458	\$163,207	\$65,644	\$64,503	39.52%
139	MIDDLESEX INSURANCE COMPANY	0.02%	\$149,057	\$116,335	\$29,716	\$34,221	29.42%
140	HARTFORD ACCIDENT & INDEMNITY CO	0.02%	\$147,954	\$156,337	\$124,067	\$105,301	67.36%
141	UNITED FIRE AND CASUALTY COMPANY	0.02%	\$144,415	\$154,942	\$76,982	\$78,123	50.42%
142	INSUREMAX INSURANCE COMPANY	0.02%	\$141,566	\$9,255	\$20,065	\$58,824	635.59%
143	SECURA INSURANCE A MUTUAL COMPANY	0.02%	\$136,681	\$161,247	\$66,541	\$69,625	43.18%
144	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.02%	\$130,605	\$140,751	\$52,699	\$46,082	32.74%
145	TWIN CITY FIRE INS CO	0.02%	\$124,285	\$12,130	\$194	\$180	1.48%
146	METROPOLITAN CASUALTY INS CO	0.01%	\$116,307	\$126,564	\$48,519	\$53,395	42.19%
147	AMERICAN FIRE & CASUALTY COMPANY	0.01%	\$116,274	\$124,240	\$71,483	\$73,972	59.54%
148	INTEGON INDEMNITY CORP	0.01%	\$111,485	\$133,800	\$122,862	\$112,945	84.41%
149	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.01%	\$109,053	\$187,392	\$60,587	\$55,287	29.50%
150	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$108,785	\$116,580	\$45,321	\$41,228	35.36%
151	NATIONAL INTERSTATE INSURANCE COMPANY	0.01%	\$92,440	\$82,905	\$120,116	\$164,073	197.90%
152	EMCASCO INSURANCE COMPANY	0.01%	\$91,331	\$101,765	\$72,577	\$67,014	65.85%
153	NORTHBROOK INDEMNITY CO	0.01%	\$88,124	\$103,575	\$76,296	\$51,995	50.20%
154	INTEGON NATIONAL INSURANCE COMPANY	0.01%	\$87,938	\$109,694	\$36,677	\$44,568	40.63%
155	TRADERS INSURANCE COMPANY	0.01%	\$84,949	\$37,643	\$24,550	\$30,580	81.24%
156	GREAT AMERICAN INSURANCE COMPANY	0.01%	\$82,769	\$76,076	\$16,206	\$19,618	25.79%
157	INTEGON GENERAL INSURANCE CORPORATION	0.01%	\$82,615	\$99,022	\$69,460	\$0	0.00%
158	MERASTAR INSURANCE COMPANY	0.01%	\$82,512	\$83,066	\$37,230	\$36,698	44.18%
159	STANDARD FIRE INSURANCE COMPANY	0.01%	\$81,619	\$90,263	\$28,537	\$25,497	28.25%
160	BRISTOL WEST INSURANCE COMPANY	0.01%	\$79,791	\$115,302	\$93,470	\$88,104	76.41%
161	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$78,001	\$77,771	\$16,673	\$18,963	24.38%
162	NATIONWIDE PROPERTY & CASUALTY INS CO	0.01%	\$75,299	\$137,437	\$73,088	\$66,693	48.53%
163	FEDERATED SERVICE INSURANCE COMPANY	0.01%	\$68,992	\$55,667	\$36,554	\$39,598	71.13%
164	HORACE MANN INSURANCE COMPANY	0.01%	\$65,206	\$65,434	\$30,071	\$37,773	57.73%
165	RESPONSE INSURANCE COMPANY	0.01%	\$61,721	\$36,724	\$12,179	\$12,179	33.16%
166	LEADER INSURANCE COMPANY	0.01%	\$59,727	\$70,035	\$42,847	\$56,345	80.45%
167	RESPONSE WORLDWIDE INSURANCE COMPANY	0.01%	\$57,045	\$56,434	\$9,234	\$9,152	16.22%
168	WINDSOR INSURANCE COMPANY	0.01%	\$48,599	\$131,794	\$60,840	\$60,771	46.11%
169	OHIO CASUALTY INSURANCE COMPANY	0.01%	\$45,129	\$49,708	\$74,633	\$76,780	154.46%
170	HARTFORD CASUALTY INS CO	0.01%	\$41,446	\$49,616	\$37,704	\$37,686	75.96%
171	GMAC INSURANCE COMPANY ONLINE INC	0.01%	\$40,093	\$57,399	\$41,204	\$63,875	111.28%
172	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$27,323	\$27,209	\$8,115	\$22,292	81.93%
173	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$25,664	\$20,254	\$1,312	\$1,541	7.61%
174	SAFECO INSURANCE CO OF AMERICA	0.00%	\$25,269	\$27,343	-\$54,214	-\$58,326	-213.31%
175	LINCOLN GENERAL INSURANCE CO	0.00%	\$21,682	\$36,520	\$63,971	\$48,165	131.89%
176	AMERICAN SERVICE INSURANCE COMPANY	0.00%	\$21,197	\$48,984	\$17,497	\$13,096	26.74%
177	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$20,304	\$30,620	\$24,338	\$22,062	72.05%
178	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.00%	\$19,772	\$20,311	-\$55	\$1,361	6.70%
179	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$16,285	\$18,437	\$19,563	\$21,131	114.61%
180	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$13,867	\$15,286	\$1,441	\$1,470	9.62%
181	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$12,359	\$11,392	\$17,403	\$17,403	152.77%
182	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$11,450	\$15,646	\$19,178	\$19,178	122.57%
183	HANOVER INSURANCE COMPANY THE	0.00%	\$10,356	\$14,223	\$27,697	\$26,097	183.48%
184	MASSACHUSETTS BAY INS CO	0.00%	\$9,445	\$14,680	\$4,556	\$5,956	40.57%
185	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	\$8,295	\$24,287	\$5,661	\$4,561	18.78%
186	ACE AMERICAN INSURANCE COMPANY	0.00%	\$4,902	\$33,394	\$18,595	\$13,933	41.72%
187	WARNER INSURANCE COMPANY	0.00%	\$3,595	\$6,094	\$3,452	\$6,209	101.89%
188	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$2,755	\$2,626	\$0	\$0	0.00%
189	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$519	\$409	\$0	-\$3	-0.73%
190	GRANITE STATE INSURANCE COMPANY	0.00%	\$315	\$243	\$0	\$0	0.00%
191	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$273	\$792	\$2,770	\$700	88.38%
192	INFINITY INSURANCE COMPANY	0.00%	\$191	\$11	-\$447	-\$125	-1136.36%
193	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$164	\$2,247	\$0	\$12	0.53%
194	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$134	\$204	\$159	\$159	77.94%
195	FIDELITY AND CASUALTY COMPANY OF NEW YORK THE	0.00%	\$85	\$0	\$0	\$0	N/A

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

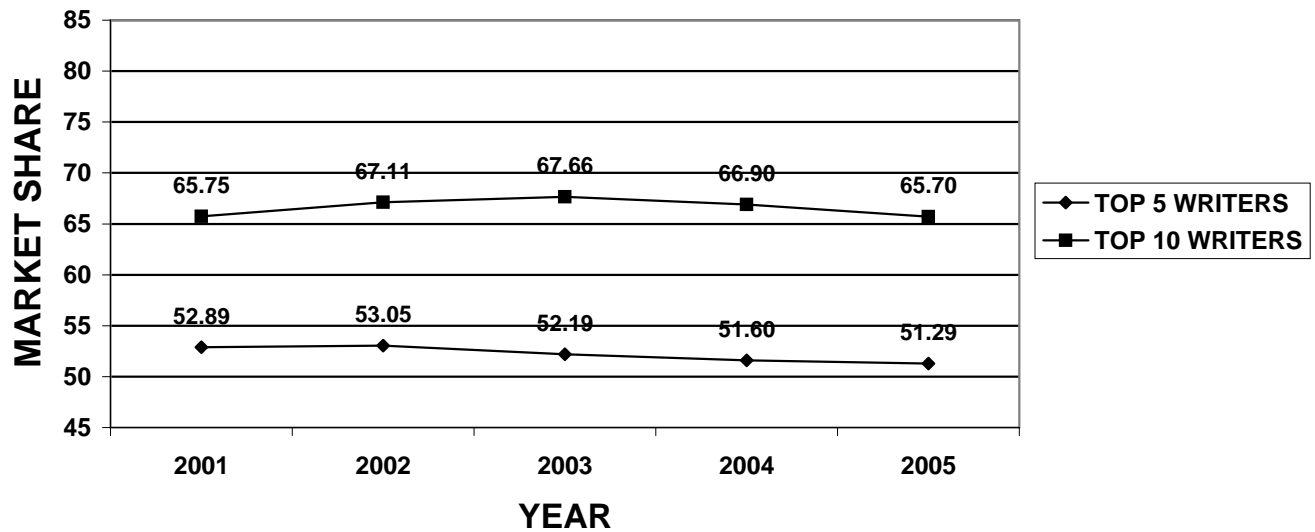
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	MOTORS INSURANCE CORPORATION	0.00%	\$24	\$23	\$0	\$0	0.00%
197	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$5	\$40	\$24	\$5,256	13140.00%
198	FIDELITY AND DEPOSIT CO MARYLAND	0.00%	\$1	\$2	\$2	\$2	100.00%
199	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$1	\$2	\$0	\$4	200.00%
200	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	-\$2,551	\$19,180	N/A
201	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$22	N/A
202	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$0	\$0	-\$31	N/A
203	AMERICAN PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	-\$3,307	-\$3,206	N/A
204	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,793	\$6,333	N/A
205	AMERICAN STATES PREFERRED INS CO	0.00%	\$0	\$0	-\$5,163	\$9,837	N/A
206	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	-\$3,286	-\$3,286	N/A
207	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	-\$437	-\$309	N/A
208	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	-\$53	-\$13,483	-\$13,445	25367.92%
209	ATLANTA SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	-\$221	-\$135	N/A
210	ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$17	N/A
211	CALIFORNIA CASUALTY INSURANCE CO	0.00%	\$0	\$0	-\$147	-\$144	N/A
212	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$0	\$1,058	N/A
213	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$746	-\$446	N/A
214	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	-\$540	\$43,651	N/A
215	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$17	\$0	-\$180	-1058.82%
216	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,211	-\$1,261	N/A
217	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	-\$11,468	-\$11,473	N/A
218	FIREMANS FUND INS CO OF MISSOURI	0.00%	\$0	\$0	\$892	\$122,989	N/A
219	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$0	\$1,309	\$3,948	N/A
220	FOUNDERS INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,174	-\$1,174	N/A
221	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$0	\$0	-\$1,443	-\$1,418	N/A
222	GENERAL INSURANCE CO OF AMERICA	0.00%	\$0	\$0	-\$433	\$4,853	N/A
223	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$0	-\$328	-\$323	N/A
224	GREAT AMERICAN CONTEMPORARY INSURANCE CO	0.00%	\$0	\$0	\$0	\$24	N/A
225	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$41	N/A
226	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$24	N/A
227	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,481	-\$1,481	N/A
228	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8	N/A
229	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$5	N/A
230	LM GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$8	N/A
231	LM PERSONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$113	N/A
232	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$53	-\$35,240	-\$5,376	-10143.40%
233	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$0	\$7	\$0	\$93	1328.57%
234	MAYFLOWER INSURANCE COMPANY LTD THE	0.00%	\$0	\$0	-\$550	-\$550	N/A
235	MERIDIAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	-\$88	-\$88	N/A
236	NATIONAL ALLIANCE INSURANCE CO	0.00%	\$0	\$0	-\$975	-\$975	N/A
237	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	-\$176	-\$170	N/A
238	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	-\$234	-\$874	N/A
239	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$26	N/A
240	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	-\$4,924	-\$4,924	N/A
241	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	-\$317	\$719	N/A
242	NORTHLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$14	N/A
243	OHIO SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$9	N/A
244	OLD REPUBLIC SECURITY ASSURANCE COMPANY	0.00%	\$0	\$113	-\$1,700	-\$1,816	-1607.08%
245	PEERLESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,100	N/A
246	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$33,193	-\$17,430	N/A
247	PROGRESSIVE HOME INSURANCE COMPANY	0.00%	\$0	\$0	-\$250	-\$870	N/A
248	ROYAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$380	N/A
249	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$0	\$0	\$77	N/A
250	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	-\$8,909	-\$8,908	N/A
251	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$4	\$0	\$0	0.00%
252	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$0	\$0	-\$450	-\$658	N/A
253	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4	N/A
254	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.00%	\$0	\$0	\$305	\$1,573	N/A
255	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	-\$2,447	-\$2,447	N/A
256	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$0	\$0	\$35	N/A
257	VALIANT INS CO	0.00%	\$0	-\$4	-\$133	-\$54	1350.00%
258	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$0	\$11,175	\$2,365	N/A
259	VOYAGER PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
260	AMERICAN CASUALTY CO OF READING PA	0.00%	-\$1	\$0	\$0	\$0	N/A

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

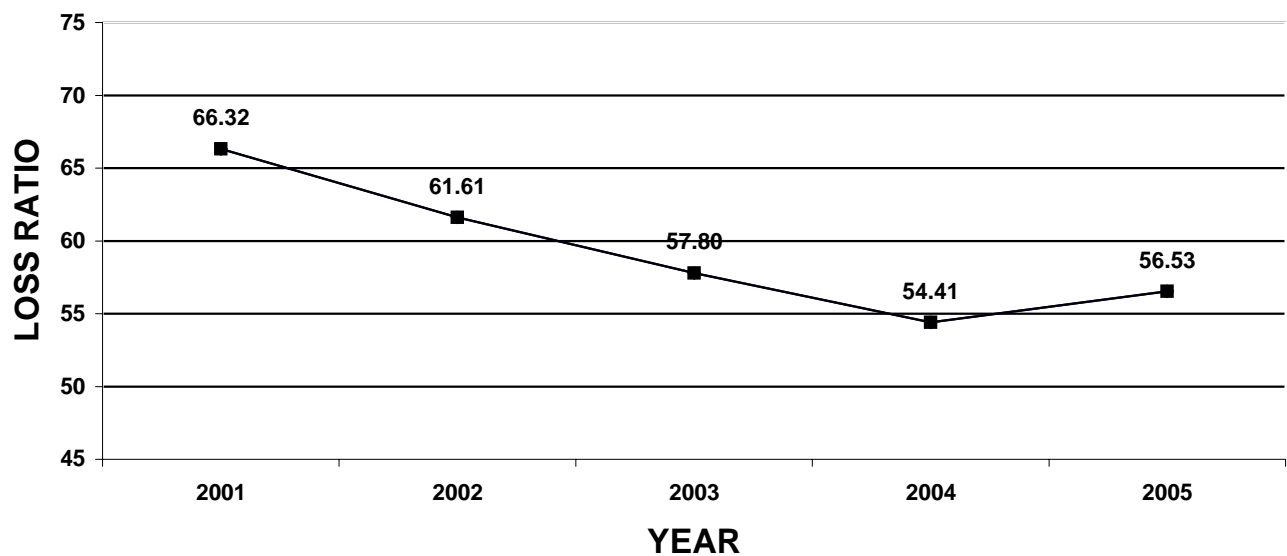
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
261	ARGONAUT INSURANCE COMPANY	0.00%	-\$1	\$0	\$77	\$0	N/A
262	ATLANTA CASUALTY COMPANY	0.00%	-\$4	-\$1	-\$3,463	-\$4,111	411100.00%
263	MARYLAND CASUALTY COMPANY	0.00%	-\$8	-\$85	-\$5	-\$3	3.53%
264	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	-\$37	-\$37	-\$22	-\$6	16.22%
265	BEAZLEY INSURANCE COMPANY INC	0.00%	-\$78	-\$8	-\$8,985	-\$37,748	471850.00%
266	AMERICAN LIVE STOCK INSURANCE CO	0.00%	-\$118	\$1,542	-\$935	\$12,565	814.85%
267	AIG CENTENNIAL INSURANCE COMPANY	0.00%	-\$347	\$41,782	\$27,497	\$20,730	49.61%
268	REGENT INSURANCE COMPANY	0.00%	-\$612	\$4,204	\$15,595	\$14,524	345.48%
269	AIG PREMIER INSURANCE COMPANY	0.00%	-\$1,701	\$110,405	\$62,698	\$59,587	53.97%
270	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.00%	-\$2,260	\$240,559	\$121,406	-\$119,671	-49.75%
271	GLENS FALLS INSURANCE COMPANY THE	0.00%	-\$4,444	\$422,329	\$170,932	-\$472,234	-111.82%
272	AMERICAN SECURITY INSURANCE COMPANY	0.00%	-\$4,588	\$3,868	\$6,937	-\$14,771	-381.88%
273	FEDERATED MUTUAL INSURANCE COMPANY	0.00%	-\$5,195	\$94,542	\$22,987	\$26,998	28.56%
274	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	-\$5,396	-\$7,895	-\$1,166	-\$154	1.95%
275	ONEBEACON INSURANCE COMPANY	0.00%	-\$7,626	-\$7,522	-\$7,208	-\$7,200	95.72%
276	VIRGINIA SURETY COMPANY INC	0.00%	-\$18,643	\$39,551	\$137,197	\$139,915	353.76%
277	GENERAL CASUALTY CO OF WISCONSIN	0.00%	-\$28,234	\$276,717	\$211,481	\$97,802	35.34%
TOTAL		100.00%	\$785,477,015	\$793,406,772	\$450,298,920	\$448,529,725	56.53%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Auto Collision)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	11.93%	\$7,534,543	\$7,436,973	\$3,622,039	\$3,615,610	48.62%
2	VANLINER INSURANCE COMPANY	6.96%	\$4,395,913	\$4,363,855	\$1,616,918	\$1,706,489	39.11%
3	MOTORS INSURANCE CORPORATION	6.18%	\$3,905,466	\$3,905,466	\$2,018,262	\$1,996,204	51.11%
4	UNIVERSAL UNDERWRITERS INS CO	5.59%	\$3,529,664	\$3,546,285	\$848,014	\$888,282	25.05%
5	EMPIRE FIRE AND MARINE INSURANCE CO	3.66%	\$2,310,971	\$2,152,728	\$984,853	\$1,228,122	57.05%
6	AMERICAN FAMILY MUTUAL INS CO	2.95%	\$1,863,700	\$1,800,648	\$653,152	\$683,390	37.95%
7	CUMIS INSURANCE SOCIETY INC	2.67%	\$1,687,176	\$1,590,873	\$787,960	\$816,772	51.34%
8	AUTO OWNERS INSURANCE COMPANY	2.58%	\$1,628,414	\$1,685,898	\$402,245	\$394,803	23.42%
9	NATIONWIDE MUTUAL INSURANCE COMPANY	2.15%	\$1,355,966	\$1,147,232	\$345,361	\$358,604	31.26%
10	SENTRY SELECT INSURANCE COMPANY	2.14%	\$1,349,017	\$1,421,928	\$317,703	\$213,912	15.04%
11	CONTINENTAL WESTERN INSURANCE CO	2.10%	\$1,329,829	\$1,284,402	\$337,899	\$286,107	22.28%
12	CONSUMERS INSURANCE USA INC	2.10%	\$1,329,504	\$1,344,197	\$474,018	\$489,091	36.39%
13	OWNERS INSURANCE COMPANY	2.00%	\$1,260,812	\$1,134,262	\$400,038	\$418,272	36.88%
14	GREAT WEST CASUALTY COMPANY	1.91%	\$1,204,920	\$1,114,774	\$559,455	\$637,090	57.15%
15	CINCINNATI INS CO THE	1.71%	\$1,079,529	\$1,142,973	\$325,639	\$335,768	29.38%
16	DAIMLERCHRYSLER INSURANCE COMPANY	1.70%	\$1,070,880	\$1,068,283	\$217,089	\$252,905	23.67%
17	STRATFORD INSURANCE COMPANY	1.52%	\$957,668	\$1,014,458	\$479,095	\$481,394	47.45%
18	FEDERATED MUTUAL INSURANCE COMPANY	1.30%	\$818,186	\$825,838	\$125,613	\$142,903	17.30%
19	ZURICH AMERICAN INSURANCE COMPANY	1.28%	\$807,657	\$864,672	\$231,885	\$270,192	31.25%
20	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.28%	\$805,635	\$802,582	\$253,735	\$280,206	34.91%
21	PROGRESSIVE NORTHWESTERN INS CO	1.18%	\$748,559	\$1,002,498	\$434,969	\$403,937	40.29%
22	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	1.14%	\$720,864	\$670,976	\$134,919	\$65,632	9.78%
23	GENERAL CASUALTY CO OF WISCONSIN	1.13%	\$713,916	\$967,101	\$103,467	\$146,534	15.15%
24	UNITED FIRE AND CASUALTY COMPANY	1.03%	\$649,742	\$654,081	\$197,845	\$188,918	28.88%
25	AMERICAN ALTERNATIVE INS CORP	0.87%	\$547,114	\$529,151	\$38,798	\$404,145	76.38%
26	GRINNELL MUTUAL REINSURANCE COMPANY	0.86%	\$544,337	\$531,339	\$56,302	\$56,918	10.71%
27	UNITED FINANCIAL CASUALTY COMPANY	0.82%	\$520,867	\$149,281	\$37,856	\$90,178	60.41%
28	NATIONAL AMERICAN INSURANCE COMPANY	0.81%	\$511,442	\$445,986	\$466,470	\$490,470	109.97%
29	GREAT AMERICAN ASSURANCE COMPANY	0.75%	\$470,681	\$505,125	\$277,123	\$259,715	51.42%
30	HARCO NATIONAL INSURANCE COMPANY	0.74%	\$469,117	\$500,009	\$247,747	\$267,839	53.57%
31	NORTHLAND INSURANCE COMPANY	0.73%	\$463,963	\$428,223	\$125,620	\$126,615	29.57%
32	NATIONAL INDEMNITY COMPANY	0.73%	\$460,582	\$456,304	\$104,070	\$118,679	26.01%
33	SHELTER GENERAL INS CO	0.71%	\$448,870	\$426,543	\$28,160	\$27,851	6.53%
34	ACUITY A MUTUAL INSURANCE COMPANY	0.71%	\$448,578	\$359,331	\$105,335	\$102,324	28.48%
35	INTERSTATE INDEMNITY COMPANY	0.65%	\$409,168	\$460,061	\$28,810	\$178,903	38.89%
36	AMERISURE MUTUAL INSURANCE COMPANY	0.63%	\$397,308	\$431,854	\$211,650	\$230,336	53.34%
37	TRAVELERS INDEMNITY COMPANY	0.59%	\$373,586	\$648,963	\$1,068,065	\$1,020,809	157.30%
38	CANAL INSURANCE COMPANY	0.56%	\$356,289	\$345,425	\$41,650	\$53,651	15.53%
39	HAULERS INSURANCE COMPANY INC	0.55%	\$346,658	\$329,584	\$150,365	\$143,938	43.67%
40	HAWKEYE SECURITY INSURANCE COMPANY	0.55%	\$346,588	\$361,298	\$110,451	\$98,901	27.37%
41	CAMERON MUTUAL INSURANCE COMPANY	0.54%	\$341,753	\$333,304	\$149,797	\$132,396	39.72%
42	STATE FARM FIRE AND CASUALTY COMPANY	0.53%	\$334,959	\$327,303	\$307,349	\$281,488	86.00%
43	AMERICAN STATES INSURANCE COMPANY	0.53%	\$334,032	\$387,729	\$187,613	\$207,570	53.53%
44	INTREPID INSURANCE COMPANY	0.52%	\$331,228	\$245,982	\$26,381	\$54,966	22.35%
45	COLUMBIA MUTUAL INSURANCE CO	0.51%	\$319,718	\$348,478	\$85,726	\$58,201	16.70%
46	LINCOLN GENERAL INSURANCE CO	0.49%	\$307,540	\$358,580	\$195,011	\$181,353	50.58%
47	OCCIDENTAL FIRE & CAS CO OF NC	0.48%	\$305,964	\$372,197	\$75,277	\$78,277	21.03%
48	EMPLOYERS MUTUAL CASUALTY COMPANY	0.48%	\$300,636	\$344,511	\$160,592	\$130,345	37.83%
49	HARTFORD UNDERWRITERS INSURANCE CO	0.46%	\$290,262	\$253,116	\$81,423	\$154,036	60.86%
50	ALLSTATE INDEMNITY COMPANY	0.44%	\$278,805	\$275,447	\$124,281	\$117,377	42.61%
51	OAK RIVER INSURANCE COMPANY	0.44%	\$276,891	\$277,605	\$63,601	\$121,778	43.87%
52	HARTFORD FIRE INSURANCE COMPANY	0.43%	\$274,279	\$319,600	\$26,549	\$206,092	64.48%
53	MIDWESTERN INDEMNITY COMPANY THE	0.42%	\$268,455	\$220,964	\$55,778	\$55,815	25.26%
54	ST PAUL FIRE & MARINE INSURANCE CO	0.41%	\$258,230	\$399,021	\$119,959	\$246,489	61.77%
55	TRUCK INSURANCE EXCHANGE	0.39%	\$246,418	\$249,688	\$40,143	\$52,367	20.97%
56	GENERAL INSURANCE CO OF AMERICA	0.39%	\$243,888	\$232,698	\$89,597	\$86,872	37.33%
57	STATE AUTO PROPERTY & CASUALTY INS CO	0.38%	\$242,948	\$267,276	\$90,422	\$104,176	38.98%
58	MIC PROPERTY AND CASUALTY INS CORP	0.38%	\$240,765	\$262,628	\$22,202	\$13,498	5.14%
59	FEDERAL INSURANCE COMPANY	0.35%	\$219,624	\$224,578	\$168,487	\$158,170	70.43%
60	NATIONAL LIABILITY & FIRE INS CO	0.35%	\$219,566	\$214,990	\$71,632	\$56,775	26.41%
61	CHARTER OAK FIRE INSURANCE CO THE	0.34%	\$215,814	\$155,736	\$42,983	\$53,662	34.46%
62	SECURA INSURANCE A MUTUAL COMPANY	0.34%	\$212,343	\$216,658	\$74,119	\$74,695	34.48%
63	CLARENDON NATIONAL INS CO	0.33%	\$209,269	\$174,931	\$150,486	\$168,845	96.52%
64	ADDISON INSURANCE COMPANY	0.33%	\$206,649	\$200,868	\$53,699	\$83,202	41.42%
65	STONINGTON INSURANCE COMPANY	0.32%	\$204,478	\$103,751	\$93,218	\$92,269	88.93%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	FEDERATED SERVICE INSURANCE COMPANY	0.32%	\$203,364	\$217,264	\$55,410	\$52,529	24.18%
67	NATIONAL INTERSTATE INSURANCE COMPANY	0.32%	\$202,349	\$134,526	\$87,404	\$72,432	53.84%
68	OHIO CASUALTY INSURANCE COMPANY	0.32%	\$202,181	\$240,474	\$99,487	\$86,529	35.98%
69	PEERLESS INSURANCE COMPANY	0.30%	\$190,413	\$207,122	\$129,059	\$117,209	56.59%
70	CHURCH MUTUAL INSURANCE COMPANY	0.30%	\$190,142	\$198,194	\$62,227	\$58,679	29.61%
71	ACCEPTANCE CASUALTY INSURANCE CO	0.29%	\$184,191	\$147,908	\$0	-\$2,500	-1.69%
72	SHELTER MUTUAL INSURANCE CO	0.29%	\$180,877	\$184,959	\$81,873	\$82,783	44.76%
73	TRANSCONTINENTAL INSURANCE COMPANY	0.27%	\$172,356	\$137,682	\$35,068	\$36,328	26.39%
74	LIBERTY MUTUAL FIRE INSURANCE CO	0.27%	\$169,838	\$182,814	\$37,550	\$37,550	20.54%
75	NATIONAL CASUALTY COMPANY	0.27%	\$168,938	\$237,128	\$13,072	\$13,768	5.81%
76	ALLSTATE INSURANCE COMPANY	0.26%	\$167,381	\$204,921	\$98,956	\$88,253	43.07%
77	BITUMINOUS CASUALTY CORPORATION	0.26%	\$164,969	\$180,023	\$107,057	\$90,885	50.49%
78	TRANSPORTATION INSURANCE COMPANY	0.26%	\$162,563	\$145,076	\$41,922	\$40,662	28.03%
79	FARMERS INSURANCE EXCHANGE	0.25%	\$160,781	\$163,703	\$25,219	\$37,387	22.84%
80	CONTINENTAL CASUALTY COMPANY	0.24%	\$154,321	\$169,133	\$16,215	\$14,955	8.84%
81	WESTPORT INSURANCE CORPORATION	0.23%	\$144,236	\$407,169	\$74,804	-\$30,989	-7.61%
82	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.22%	\$139,615	\$148,344	\$91,949	\$58,445	39.40%
83	NORTHFIELD INSURANCE COMPANY	0.21%	\$130,432	\$144,260	\$6,049	\$380	0.26%
84	BROTHERHOOD MUTUAL INSURANCE CO	0.21%	\$129,858	\$123,726	\$15,018	\$18,948	15.31%
85	SENTRY INSURANCE A MUTUAL COMPANY	0.20%	\$128,911	\$131,527	\$59,456	-\$13,248	-10.07%
86	AMERISURE INSURANCE COMPANY	0.20%	\$126,972	\$110,614	\$52,353	\$45,007	40.69%
87	AMERICAN ECONOMY INSURANCE COMPANY	0.20%	\$126,436	\$219,372	\$79,408	\$89,787	40.93%
88	LANCER INSURANCE COMPANY	0.20%	\$125,648	\$116,153	\$230,420	\$205,003	176.49%
89	CAROLINA CASUALTY INSURANCE COMPANY	0.20%	\$124,399	\$109,208	\$22,081	\$22,081	20.22%
90	TWIN CITY FIRE INS CO	0.18%	\$114,974	\$106,020	\$20,386	\$55,654	52.49%
91	WEST AMERICAN INSURANCE COMPANY	0.18%	\$114,671	\$116,897	\$51,831	\$47,923	41.00%
92	GREAT NORTHERN INSURANCE COMPANY	0.15%	\$94,095	\$104,590	\$15,377	\$13,422	12.83%
93	ARCH INSURANCE COMPANY	0.13%	\$83,298	\$188,234	\$107,777	\$96,149	51.08%
94	AMERICAN GUARANTEE & LIABILITY INS CO	0.13%	\$81,841	\$69,375	-\$9,207	-\$4,592	-6.62%
95	SAGAMORE INSURANCE COMPANY	0.13%	\$79,843	\$60,663	\$0	-\$414	-0.68%
96	GUIDEONE MUTUAL INSURANCE COMPANY	0.13%	\$79,030	\$77,515	\$9,504	\$11,704	15.10%
97	GENERAL FIRE & CASUALTY COMPANY	0.12%	\$78,532	\$114,352	\$208,416	\$261,340	228.54%
98	ARGONAUT GREAT CENTRAL INSURANCE CO	0.12%	\$73,726	\$80,753	\$26,836	\$13,744	17.02%
99	MARYLAND CASUALTY COMPANY	0.11%	\$70,485	\$62,197	\$42,763	\$52,020	83.64%
100	NETHERLANDS INSURANCE COMPANY THE	0.11%	\$70,129	\$31,339	\$9,660	\$11,042	35.23%
101	ATLANTIC SPECIALTY INSURANCE COMPANY	0.10%	\$65,256	\$66,010	\$29,424	\$28,844	43.70%
102	FIRST NATIONAL INS CO OF AMERICA	0.10%	\$60,693	\$58,279	\$39,001	\$39,586	67.92%
103	AMERICAN HOME ASSURANCE COMPANY	0.09%	\$59,587	\$77,262	\$34,990	\$285,918	370.06%
104	AMERICAN CASUALTY CO OF READING PA	0.09%	\$55,883	\$76,295	\$21,488	\$16,488	21.61%
105	FARMERS ALLIANCE MUTUAL INS CO	0.09%	\$54,787	\$55,440	\$33,513	\$33,513	60.45%
106	COMMERCE AND INDUSTRY INSURANCE CO	0.08%	\$51,223	\$33,538	\$25,850	\$65,566	195.50%
107	WAUSAU BUSINESS INSURANCE COMPANY	0.08%	\$49,141	\$50,208	\$4,414	\$4,414	8.79%
108	WAUSAU UNDERWRITERS INS CO	0.08%	\$47,513	\$49,020	\$1,731	\$1,731	3.53%
109	SUA INSURANCE COMPANY	0.07%	\$45,894	\$19,910	\$0	\$11,507	57.80%
110	T H E INSURANCE COMPANY	0.07%	\$45,334	\$46,024	\$6,394	\$6,394	13.89%
111	WINDSOR INSURANCE COMPANY	0.07%	\$45,118	\$53,169	\$8,982	\$9,031	16.99%
112	REGENT INSURANCE COMPANY	0.07%	\$43,025	\$46,352	\$64,286	\$66,138	142.69%
113	AMERICAN MODERN HOME INSURANCE CO	0.07%	\$42,308	\$44,126	\$585	-\$8,534	-19.34%
114	AMCO INSURANCE COMPANY	0.07%	\$42,137	\$45,633	\$4,904	\$6,205	13.60%
115	ST PAUL MERCURY INSURANCE COMPANY	0.07%	\$41,343	\$64,674	\$24,971	\$30,925	47.82%
116	FIDELITY AND DEPOSIT CO MARYLAND	0.07%	\$41,092	\$54,635	\$12,690	\$15,449	28.28%
117	SAVERS PROPERTY & CASUALTY INS CO	0.06%	\$40,781	\$24,459	\$0	\$0	0.00%
118	PHARMACISTS MUTUAL INSURANCE COMPANY	0.06%	\$40,143	\$39,627	\$17,738	\$16,421	41.44%
119	GATEWAY INSURANCE COMPANY	0.06%	\$39,692	\$39,048	\$0	\$0	0.00%
120	GRANITE STATE INSURANCE COMPANY	0.06%	\$39,373	\$36,481	\$15,009	\$25,637	70.27%
121	ONEBEACON INSURANCE COMPANY	0.06%	\$37,345	\$58,540	\$12,020	\$7,129	12.18%
122	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.06%	\$36,656	\$57,110	\$10,142	\$5,639	9.87%
123	OLD REPUBLIC INSURANCE COMPANY	0.06%	\$36,098	\$49,138	\$0	-\$281	-0.57%
124	LIBERTY MUTUAL INSURANCE COMPANY	0.05%	\$33,138	\$61,380	\$1,161	\$1,161	1.89%
125	ONEBEACON AMERICA INSURANCE COMPANY	0.05%	\$33,056	\$33,363	\$11,066	\$11,288	33.83%
126	UNITED STATES FIDELITY & GUARANTY CO	0.05%	\$30,078	\$38,808	\$13,463	\$16,449	42.39%
127	ILLINOIS NATIONAL INSURANCE COMPANY	0.05%	\$30,020	\$28,944	\$23,467	\$36,130	124.83%
128	FIDELITY AND GUARANTY INSURANCE COMPANY	0.05%	\$29,534	\$46,218	\$43,069	-\$26,500	-57.34%
129	LIBERTY INSURANCE CORPORATION	0.05%	\$29,420	\$20,335	\$539	\$539	2.65%
130	PHOENIX INSURANCE COMPANY THE	0.05%	\$28,823	\$16,576	\$12,286	\$13,027	78.59%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	NATIONAL FIRE INS CO OF HARTFORD	0.04%	\$27,395	\$21,747	\$808	\$809	3.72%
132	REDLAND INSURANCE COMPANY	0.04%	\$26,876	\$23,851	\$16,552	\$15,884	66.60%
133	MID CENTURY INSURANCE COMPANY	0.04%	\$26,242	\$31,002	\$16,949	\$8,139	26.25%
134	FIRST FINANCIAL INSURANCE COMPANY	0.04%	\$25,827	\$46,659	\$24,445	\$9,583	20.54%
135	AMERICAN FIRE & CASUALTY COMPANY	0.04%	\$25,031	\$17,947	\$10,089	\$10,415	58.03%
136	FARMLAND MUTUAL INSURANCE COMPANY	0.04%	\$25,031	\$14,599	\$5,137	\$5,137	35.19%
137	STAR INSURANCE COMPANY	0.04%	\$24,121	\$22,556	\$3,674	\$4,536	20.11%
138	HANOVER INSURANCE COMPANY THE	0.04%	\$24,022	\$42,602	\$2,623	\$1,832	4.30%
139	HARTFORD CASUALTY INS CO	0.04%	\$23,628	\$18,896	\$13,904	\$20,978	111.02%
140	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.03%	\$21,701	\$20,185	\$5,348	\$7,294	36.14%
141	PROGRESSIVE CASUALTY INSURANCE CO	0.03%	\$21,284	\$39,195	\$1,164	\$845	2.16%
142	STATE AUTOMOBILE MUTUAL INS CO	0.03%	\$21,201	\$25,138	\$1,777	\$992	3.95%
143	NATIONAL SURETY CORPORATION	0.03%	\$21,059	\$20,960	\$2,621	-\$11,928	-56.91%
144	COOPERATIVE MUTUAL INSURANCE COMPANY	0.03%	\$20,431	\$20,691	\$18,759	\$16,904	81.70%
145	ARGONAUT MIDWEST INSURANCE COMPANY	0.03%	\$20,287	\$3,717	\$0	\$688	18.51%
146	GREENWICH INSURANCE COMPANY	0.03%	\$19,999	\$21,259	\$5,229	\$2,493	11.73%
147	DISCOVER PROPERTY AND CASUALTY INS CO	0.03%	\$19,978	\$133,506	\$19,400	-\$24,004	-17.98%
148	MID-CONTINENT CASUALTY COMPANY	0.03%	\$19,285	\$21,296	\$3,447	\$8,530	40.05%
149	GREAT DIVIDE INSURANCE COMPANY	0.03%	\$18,968	\$9,614	\$0	\$3,759	39.10%
150	EMPLOYERS FIRE INSURANCE COMPANY	0.03%	\$18,015	\$17,545	\$784	\$817	4.66%
151	FIREMANS FUND INSURANCE COMPANY	0.03%	\$17,895	\$20,647	\$8,397	-\$27,947	-135.36%
152	ZURICH AMERICAN INS CO OF ILLINOIS	0.03%	\$15,961	\$19,968	\$0	\$736	3.69%
153	AMERICAN STANDARD INS CO OF WISCONSIN	0.02%	\$13,539	\$13,260	\$8,058	\$8,058	60.77%
154	NEW HAMPSHIRE INSURANCE COMPANY	0.02%	\$13,386	\$11,192	\$0	\$13,638	121.85%
155	mitsui sumitomo insurance co of america	0.02%	\$13,118	\$12,315	\$0	\$19,779	160.61%
156	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.02%	\$12,219	\$4,478	\$1,702	\$1,702	38.01%
157	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.02%	\$12,049	\$10,223	\$12,444	\$12,407	121.36%
158	NATIONWIDE AGRIBUSINESS INS CO	0.02%	\$11,699	\$12,053	\$1,441	\$1,441	11.96%
159	AMERICAN AUTOMOBILE INSURANCE CO	0.02%	\$10,608	\$10,693	\$3,849	\$3,577	33.45%
160	INSURANCE CO OF THE STATE OF PA	0.02%	\$10,271	\$6,088	\$0	\$411	6.75%
161	VALLEY FORGE INSURANCE COMPANY	0.02%	\$10,190	\$12,008	\$0	\$8,526	71.00%
162	SELECTIVE INSURANCE CO OF S CAROLINA	0.02%	\$10,122	\$9,203	\$4,843	\$4,843	52.62%
163	TRAVELERS INDEMNITY CO OF AMERICA	0.02%	\$9,808	\$10,437	\$0	\$2,477	23.73%
164	SECURITY NATIONAL INSURANCE COMPANY	0.02%	\$9,673	\$14,755	\$11,502	\$11,825	80.14%
165	ST PAUL GUARDIAN INSURANCE COMPANY	0.01%	\$9,435	\$31,444	\$7,365	\$12,647	40.22%
166	INTEGON NATIONAL INSURANCE COMPANY	0.01%	\$9,422	\$10,150	\$9,607	\$6,746	66.46%
167	COLONIAL AMERICAN CASUALTY AND SURETY C	0.01%	\$9,086	\$9,691	\$123	\$825	8.51%
168	LEADER INSURANCE COMPANY	0.01%	\$8,538	\$4,692	\$0	-\$373	-7.95%
169	FIDELITY & GUARANTY INS UNDERWRITERS	0.01%	\$7,997	\$4,159	-\$15,435	\$15,363	369.39%
170	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.01%	\$7,499	\$5,167	\$8,043	\$12,536	242.62%
171	AMERICAN INSURANCE COMPANY THE	0.01%	\$7,248	\$7,771	\$11,612	\$21,759	280.00%
172	SENECA INSURANCE COMPANY INC	0.01%	\$7,070	\$5,078	\$0	\$5,613	110.54%
173	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.01%	\$6,952	\$31,478	\$23,602	\$19,396	61.62%
174	NATIONAL SPECIALTY INSURANCE COMPANY	0.01%	\$6,718	\$868	\$0	\$550	63.36%
175	NATIONAL FARMERS UNION PRO & CAS CO	0.01%	\$6,437	\$6,388	\$17,481	\$17,509	274.09%
176	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$6,206	\$12,292	\$18,306	\$18,011	146.53%
177	NORTHERN INSURANCE CO OF NEW YORK	0.01%	\$5,870	\$12,110	\$70	\$1,618	13.36%
178	STATE NATIONAL INSURANCE COMPANY INC	0.01%	\$5,855	\$3,989	\$0	\$0	0.00%
179	INSURANCE CORPORATION OF HANNOVER	0.01%	\$5,753	\$5,542	\$3,266	\$4,877	88.00%
180	WESTFIELD INSURANCE COMPANY	0.01%	\$5,753	\$3,739	\$0	\$80	2.14%
181	AMERICAN ZURICH INSURANCE COMPANY	0.01%	\$5,709	\$12,798	\$2,728	\$10,739	83.91%
182	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.01%	\$5,278	\$4,728	\$272	\$425	8.99%
183	HARLEYSVILLE INSURANCE COMPANY	0.01%	\$5,277	\$9,490	\$1,944	\$1,874	19.75%
184	HARTFORD INSURANCE CO OF MIDWEST THE	0.01%	\$5,241	\$11,650	\$0	\$2,263	19.42%
185	PHILADELPHIA INDEMNITY INSURANCE CO	0.01%	\$4,926	\$10,454	\$8,828	-\$20,466	-195.77%
186	MASSACHUSETTS BAY INS CO	0.01%	\$4,849	\$7,222	\$6,405	\$6,040	83.63%
187	CENTURY-NATIONAL INSURANCE COMPANY	0.00%	\$3,082	\$2,530	\$0	\$73	2.89%
188	ALEA NORTH AMERICA INSURANCE COMPANY	0.00%	\$2,701	\$6,846	\$0	\$5,402	78.91%
189	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$2,348	\$2,830	\$0	\$1	0.04%
190	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$2,344	\$1,614	-\$1,911	-\$1,961	-121.50%
191	UNIVERSAL UNDERWRITERS OF TEXAS INS CO	0.00%	\$2,218	\$2,218	\$0	\$81	3.65%
192	LM INSURANCE CORPORATION	0.00%	\$2,115	\$1,970	\$0	\$0	0.00%
193	ASSURANCE COMPANY OF AMERICA	0.00%	\$2,061	\$22,310	\$35,220	\$41,094	184.20%
194	AIG NATIONAL INSURANCE COMPANY INC	0.00%	\$2,032	\$457	\$0	\$0	0.00%
195	SIRIUS AMERICA INSURANCE COMPANY	0.00%	\$2,016	\$51,453	\$20,643	\$20,379	39.61%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$1,994	\$3,417	\$0	-\$78	-2.28%
197	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$1,957	\$1,364	\$0	\$605	44.35%
198	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$1,792	\$1,679	\$3,218	\$3,590	213.82%
199	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$1,683	\$408	-\$20,230	-\$19,859	-4867.40%
200	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$1,633	\$1,401	\$0	\$265	18.92%
201	MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.00%	\$1,427	\$535	\$0	\$11	2.06%
202	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$1,426	\$1,133	\$0	-\$17	-1.50%
203	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$1,378	\$563	\$0	\$2	0.36%
204	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$1,378	\$1,357	\$0	-\$78	-5.75%
205	mitsui sumitomo insurance usa inc	0.00%	\$1,333	\$1,182	\$54	\$492	41.62%
206	SELECTIVE INS CO OF THE SOUTHEAST	0.00%	\$1,238	\$1,352	\$0	\$0	0.00%
207	MICHIGAN MILLERS MUTUAL INS CO	0.00%	\$1,072	\$3,082	\$0	\$0	0.00%
208	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.00%	\$1,039	\$1,010	\$0	-\$749	-74.16%
209	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$942	\$982	-\$4,330	-\$4,342	-442.16%
210	ARGONAUT INSURANCE COMPANY	0.00%	\$686	\$446	\$0	\$240	53.81%
211	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$653	\$694	\$0	\$188	27.09%
212	PEERLESS INDEMNITY INSURANCE COMPANY	0.00%	\$349	\$269	\$0	\$0	0.00%
213	VIGILANT INSURANCE COMPANY	0.00%	\$336	\$346	\$0	\$9	2.60%
214	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$318	\$343	\$0	\$0	0.00%
215	COLUMBIA INSURANCE COMPANY	0.00%	\$296	\$275	\$0	\$17	6.18%
216	ENCOMPASS INDEMNITY COMPANY	0.00%	\$155	\$108	\$0	\$0	0.00%
217	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	\$111	\$1,047	-\$4,005	\$7,398	706.59%
218	ROYAL INDEMNITY COMPANY	0.00%	\$80	\$307	-\$1,000	\$12,403	4040.07%
219	SECURA SUPREME INSURANCE COMPANY	0.00%	\$74	\$74	\$100	\$97	131.08%
220	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$46	\$8	\$0	\$0	0.00%
221	PACIFIC INDEMNITY COMPANY	0.00%	\$24	\$82	\$0	\$8	9.76%
222	ACE PROPERTY AND CASUALTY INSURANCE COMPAN'	0.00%	\$0	\$0	\$0	\$1	N/A
223	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$35	N/A
224	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
225	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,000	-\$1,000	N/A
226	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,402	N/A
227	ATHENA ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,601	N/A
228	ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$721	N/A
229	AXIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$312	N/A
230	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$24	N/A
231	COREGIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$75	N/A
232	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$10	N/A
233	FIDELITY AND CASUALTY CO OF NEW YORK THE	0.00%	\$0	\$0	\$0	\$0	N/A
234	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$142	N/A
235	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$180	\$294	N/A
236	JEFFERSON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5,201	N/A
237	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$0	\$0	\$0	\$0	N/A
238	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.00%	\$0	\$601	\$60,545	\$216,774	36068.89%
239	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$1,130	N/A
240	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$9	N/A
241	REPUBLIC WESTERN INS CO	0.00%	\$0	\$0	\$0	-\$14,726	N/A
242	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$1,517	N/A
243	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
244	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$60	\$60	N/A
245	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	\$294	N/A
246	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$2	N/A
247	TRAVELERS CASUALTY INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$24	N/A
248	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
249	TRUMBULL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5	N/A
250	ULICO CASUALTY COMPANY	0.00%	\$0	\$0	\$5	\$5	N/A
251	VALIANT INS CO	0.00%	\$0	\$0	\$0	\$801	N/A
252	AMERICAN INTERNATIONAL SOUTH INS CO	0.00%	-\$24	-\$24	\$0	\$0	0.00%
253	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	-\$38	-\$125	\$0	-\$19,141	15312.80%
254	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	-\$96	\$12,131	\$2,443	\$2,443	20.14%
255	LUMBERMENS MUTUAL CASUALTY CO	0.00%	-\$1,029	-\$1,029	\$5,764	\$435	-42.27%
256	UNITED FIRE & INDEMNITY COMPANY	0.00%	-\$1,191	\$14,141	\$5,167	\$177	1.25%
257	COMMERCIAL GUARANTY CASUALTY INS COMPANY	0.00%	-\$1,683	\$28,647	\$10,453	-\$32,670	-114.04%
258	MARKEL INSURANCE COMPANY	-0.01%	-\$7,269	-\$20,313	\$8,122	\$3,664	-18.04%
259	EMPLOYERS INSURANCE COMPANY OF WAUSAU	-0.02%	-\$10,148	-\$4,669	\$19,078	\$19,078	-408.61%
260	RLI INSURANCE COMPANY	-0.13%	-\$81,556	\$44,494	\$0	\$15,668	35.21%

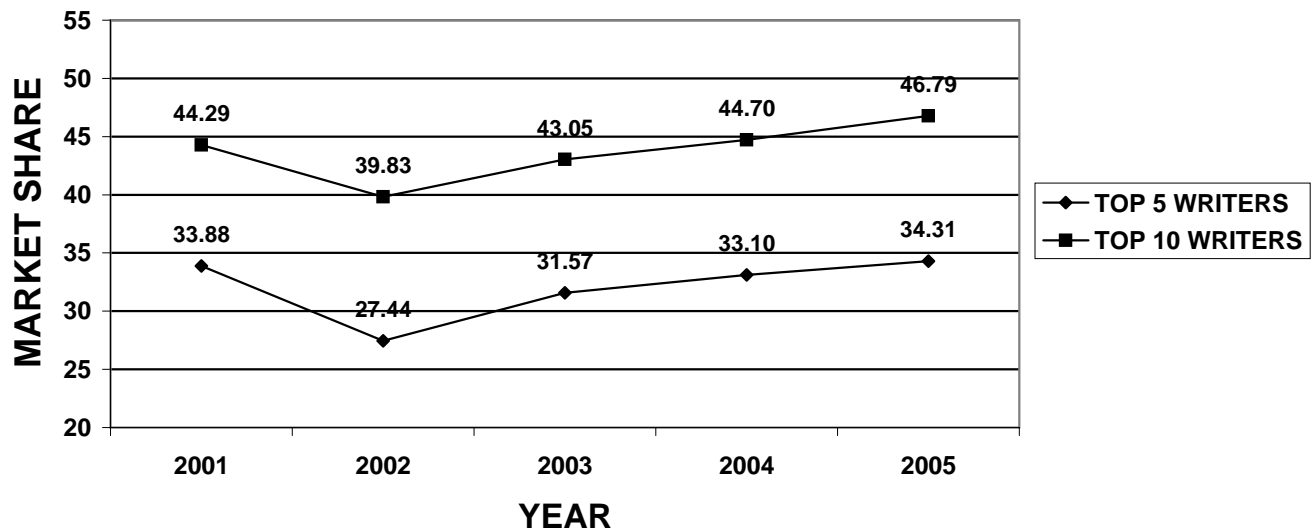


**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

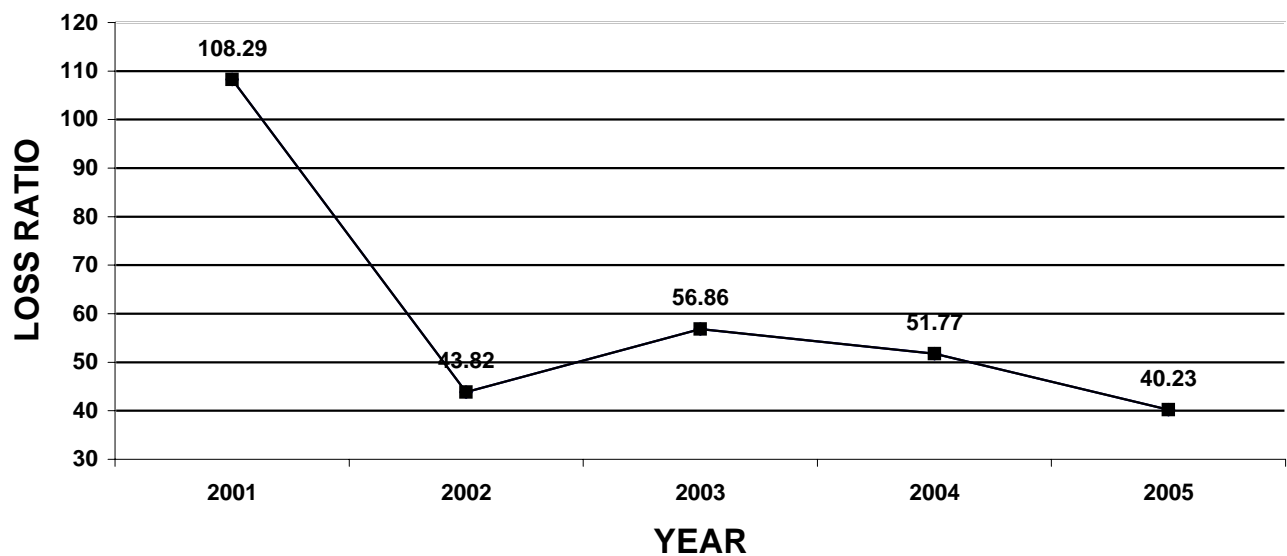
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
261	BIRMINGHAM FIRE INS CO OF PA	-0.18%	-\$111,171	-\$45,794	-\$77,700	-\$61,100	133.42%
262	AUTOMOBILE INS CO OF HARTFORD CT	-0.55%	-\$345,248	-\$372,008	-\$199,769	-\$181,505	48.79%
	TOTAL	100.00%	\$63,177,401	\$64,005,865	\$24,175,823	\$25,747,008	40.23%

**MISSOURI COMMERCIAL AUTO INSURANCE**  
**(Auto Comprehensive)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	8.68%	\$8,238,724	\$8,184,533	\$4,216,843	\$4,144,566	50.64%
2	GREAT WEST CASUALTY COMPANY	5.19%	\$4,924,801	\$4,483,881	\$3,406,182	\$3,506,366	78.20%
3	NATIONWIDE MUTUAL INSURANCE COMPANY	3.71%	\$3,525,222	\$3,044,045	\$1,345,089	\$1,441,975	47.37%
4	CONTINENTAL WESTERN INSURANCE CO	3.66%	\$3,476,053	\$3,376,838	\$1,558,673	\$1,649,160	48.84%
5	EMPIRE FIRE AND MARINE INSURANCE CO	3.26%	\$3,094,481	\$2,882,588	\$1,318,756	\$1,644,504	57.05%
6	AMERICAN FAMILY MUTUAL INS CO	2.71%	\$2,576,152	\$2,511,406	\$1,027,659	\$1,056,776	42.08%
7	GREAT AMERICAN ASSURANCE COMPANY	2.68%	\$2,545,233	\$2,729,984	\$1,408,996	\$1,265,535	46.36%
8	SENTRY SELECT INSURANCE COMPANY	2.57%	\$2,442,160	\$2,399,106	\$1,388,836	\$1,413,880	58.93%
9	CINCINNATI INS CO THE	2.45%	\$2,324,416	\$2,460,319	\$1,292,021	\$1,300,718	52.87%
10	AMERICAN GENERAL INDEMNITY COMPANY	2.23%	\$2,122,252	\$1,997,223	\$534,925	\$651,989	32.64%
11	PROGRESSIVE NORTHWESTERN INS CO	2.18%	\$2,070,643	\$2,782,017	\$1,612,957	\$1,627,140	58.49%
12	NORTHLAND INSURANCE COMPANY	1.83%	\$1,739,835	\$1,600,374	\$976,129	\$786,322	49.13%
13	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	1.50%	\$1,429,113	\$1,843,881	\$597,771	\$612,624	33.22%
14	UNIVERSAL UNDERWRITERS INS CO	1.50%	\$1,420,590	\$1,415,443	\$868,067	\$863,573	61.01%
15	DAIMLERCHRYSLER INSURANCE COMPANY	1.49%	\$1,413,760	\$1,410,331	\$286,598	\$333,880	23.67%
16	UNITED FINANCIAL CASUALTY COMPANY	1.48%	\$1,408,312	\$385,432	\$187,437	\$226,558	58.78%
17	AUTO OWNERS INSURANCE COMPANY	1.33%	\$1,262,886	\$1,263,586	\$530,053	\$589,379	46.64%
18	LINCOLN GENERAL INSURANCE CO	1.30%	\$1,230,158	\$1,434,322	\$780,045	\$725,410	50.58%
19	ACUITY A MUTUAL INSURANCE COMPANY	1.22%	\$1,159,954	\$949,936	\$461,212	\$482,239	50.77%
20	FEDERATED MUTUAL INSURANCE COMPANY	1.15%	\$1,095,693	\$1,113,156	\$427,071	\$493,596	44.34%
21	HARCO NATIONAL INSURANCE COMPANY	1.15%	\$1,094,610	\$1,166,685	\$578,079	\$624,959	53.57%
22	CANAL INSURANCE COMPANY	1.13%	\$1,068,866	\$1,036,276	\$841,177	\$1,070,553	103.31%
23	UNITED FIRE AND CASUALTY COMPANY	1.12%	\$1,062,047	\$1,081,372	\$360,067	\$335,316	31.01%
24	CONSUMERS INSURANCE USA INC	1.11%	\$1,050,295	\$941,516	\$270,411	\$278,713	29.60%
25	NATIONAL INDEMNITY COMPANY	1.08%	\$1,025,105	\$993,155	\$228,356	\$176,968	17.82%
26	OWNERS INSURANCE COMPANY	1.06%	\$1,011,370	\$922,324	\$392,709	\$405,312	43.94%
27	GRINNELL MUTUAL REINSURANCE COMPANY	1.05%	\$1,001,047	\$963,332	\$293,652	\$292,220	30.33%
28	ZURICH AMERICAN INSURANCE COMPANY	1.03%	\$981,325	\$1,088,979	\$759,714	\$650,195	59.71%
29	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.00%	\$946,541	\$949,317	\$481,102	\$569,987	60.04%
30	OAK RIVER INSURANCE COMPANY	0.98%	\$928,005	\$961,118	\$398,313	\$341,490	35.53%
31	HARTFORD UNDERWRITERS INSURANCE CO	0.92%	\$871,538	\$795,978	\$301,771	\$137,609	17.29%
32	HAWKEYE SECURITY INSURANCE COMPANY	0.89%	\$843,273	\$873,741	\$512,258	\$458,688	52.50%
33	FIRST GUARD INSURANCE COMPANY	0.86%	\$816,511	\$816,511	\$190,165	\$180,746	22.14%
34	AMERICAN STATES INSURANCE COMPANY	0.86%	\$814,745	\$956,526	\$397,466	\$473,136	49.46%
35	EMPLOYERS MUTUAL CASUALTY COMPANY	0.82%	\$782,793	\$885,651	\$389,878	\$372,784	42.09%
36	AMERISURE MUTUAL INSURANCE COMPANY	0.80%	\$763,574	\$816,744	\$363,812	\$363,812	44.54%
37	COLUMBIA MUTUAL INSURANCE CO	0.78%	\$738,113	\$785,443	\$262,695	\$237,669	30.26%
38	MIC PROPERTY AND CASUALTY INS CORP	0.76%	\$722,311	\$787,808	\$444,749	\$425,719	54.04%
39	SHELTER GENERAL INS CO	0.76%	\$717,745	\$674,572	\$246,401	\$243,695	36.13%
40	STATE FARM FIRE AND CASUALTY COMPANY	0.75%	\$712,472	\$697,596	\$661,997	\$706,436	101.27%
41	CAMERON MUTUAL INSURANCE COMPANY	0.75%	\$709,615	\$695,370	\$253,920	\$269,413	38.74%
42	CAROLINA CASUALTY INSURANCE COMPANY	0.72%	\$684,806	\$733,792	\$276,165	\$264,020	35.98%
43	NATIONAL LIABILITY & FIRE INS CO	0.69%	\$655,625	\$642,112	\$181,911	\$182,081	28.36%
44	AMERICAN ALTERNATIVE INS CORP	0.69%	\$651,791	\$639,210	\$41,934	\$488,205	76.38%
45	GENERAL CASUALTY CO OF WISCONSIN	0.68%	\$646,859	\$302,371	\$295,266	\$320,999	106.16%
46	MIDWESTERN INDEMNITY COMPANY THE	0.67%	\$635,602	\$517,176	\$292,245	\$292,435	56.54%
47	LANCER INSURANCE COMPANY	0.67%	\$632,699	\$672,871	\$417,075	\$269,837	40.10%
48	CLARENDON NATIONAL INS CO	0.66%	\$627,806	\$524,791	\$451,456	\$506,535	96.52%
49	OCCIDENTAL FIRE & CAS CO OF NC	0.63%	\$597,434	\$718,647	\$543,873	\$511,933	71.24%
50	ALLSTATE INDEMNITY COMPANY	0.61%	\$579,769	\$572,140	\$211,391	\$188,431	32.93%
51	SECURA INSURANCE A MUTUAL COMPANY	0.58%	\$554,383	\$572,487	\$298,836	\$288,378	50.37%
52	GENERAL INSURANCE CO OF AMERICA	0.58%	\$548,727	\$546,670	\$195,011	\$185,852	34.00%
53	GREAT AMERICAN INSURANCE COMPANY	0.57%	\$537,342	\$547,742	\$56,354	\$56,208	10.26%
54	STATE AUTO PROPERTY & CASUALTY INS CO	0.56%	\$533,012	\$586,387	\$335,148	\$342,428	58.40%
55	BITUMINOUS CASUALTY CORPORATION	0.54%	\$516,960	\$564,133	\$486,822	\$480,623	85.20%
56	PEERLESS INSURANCE COMPANY	0.53%	\$506,441	\$540,816	\$217,211	\$197,265	36.48%
57	CHARTER OAK FIRE INSURANCE CO THE	0.53%	\$505,228	\$362,361	\$176,533	\$186,835	51.56%
58	FEDERAL INSURANCE COMPANY	0.53%	\$501,664	\$664,179	\$187,946	\$143,459	21.60%
59	OHIO CASUALTY INSURANCE COMPANY	0.51%	\$486,959	\$571,344	\$256,321	\$243,110	42.55%
60	NATIONAL INTERSTATE INSURANCE COMPANY	0.50%	\$472,149	\$313,893	\$203,941	\$169,008	53.84%
61	CUMIS INSURANCE SOCIETY INC	0.48%	\$460,499	\$434,476	\$206,803	\$215,394	49.58%
62	LIBERTY MUTUAL FIRE INSURANCE CO	0.46%	\$440,549	\$416,788	\$217,799	\$217,799	52.26%
63	INTREPID INSURANCE COMPANY	0.46%	\$437,282	\$324,741	\$34,827	\$72,566	22.35%
64	INTERSTATE INDEMNITY COMPANY	0.44%	\$422,191	\$502,739	\$213,878	\$368,147	73.23%
65	MOTORS INSURANCE CORPORATION	0.43%	\$405,549	\$405,549	\$124,858	\$130,945	32.29%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	HARTFORD FIRE INSURANCE COMPANY	0.43%	\$404,019	\$469,925	\$413,488	\$236,398	50.31%
67	ALLSTATE INSURANCE COMPANY	0.42%	\$394,937	\$482,644	\$157,864	\$155,458	32.21%
68	NATIONAL CASUALTY COMPANY	0.41%	\$393,888	\$287,812	\$195,089	\$241,555	83.93%
69	ADDISON INSURANCE COMPANY	0.41%	\$385,009	\$351,305	\$138,076	\$193,598	55.11%
70	TRUCK INSURANCE EXCHANGE	0.41%	\$384,776	\$389,394	\$69,016	\$87,832	22.56%
71	ACCEPTANCE CASUALTY INSURANCE CO	0.38%	\$363,447	\$394,004	\$297,234	\$235,578	59.79%
72	AUTOMOBILE INS CO OF HARTFORD CT	0.36%	\$345,248	\$372,008	\$199,769	\$181,505	48.79%
73	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.33%	\$316,188	\$329,670	\$70,381	\$49,424	14.99%
74	ARCH INSURANCE COMPANY	0.33%	\$313,357	\$708,120	\$405,445	\$361,702	51.08%
75	INDIANA LUMBERMENS MUTUAL INS CO	0.33%	\$313,015	\$342,953	\$224,191	\$241,669	70.47%
76	FARMERS INSURANCE EXCHANGE	0.33%	\$311,111	\$305,972	\$79,608	\$84,500	27.62%
77	AMERISURE INSURANCE COMPANY	0.32%	\$301,307	\$254,490	\$127,770	\$127,770	50.21%
78	TWIN CITY FIRE INS CO	0.31%	\$293,315	\$281,714	\$70,908	\$22,756	8.08%
79	ST PAUL FIRE & MARINE INSURANCE CO	0.30%	\$287,917	\$528,989	\$600,695	\$618,919	117.00%
80	TRANSCONTINENTAL INSURANCE COMPANY	0.30%	\$287,120	\$259,425	\$151,378	\$155,213	59.83%
81	CONTINENTAL CASUALTY COMPANY	0.29%	\$274,432	\$286,385	\$150,793	\$154,160	53.83%
82	WEST AMERICAN INSURANCE COMPANY	0.28%	\$265,978	\$268,989	\$41,633	\$75,356	28.01%
83	NORTHFIELD INSURANCE COMPANY	0.28%	\$263,112	\$298,322	\$47,852	\$9,455	3.17%
84	SAGAMORE INSURANCE COMPANY	0.27%	\$257,351	\$194,475	\$34,593	\$33,207	17.08%
85	HAULERS INSURANCE COMPANY INC	0.27%	\$254,945	\$242,389	\$120,487	\$127,414	52.57%
86	CHEROKEE INSURANCE COMPANY	0.27%	\$254,071	\$277,797	\$83,844	\$151,358	54.49%
87	AMERICAN ECONOMY INSURANCE COMPANY	0.26%	\$250,511	\$380,791	\$105,056	\$119,373	31.35%
88	CHURCH MUTUAL INSURANCE COMPANY	0.24%	\$232,329	\$242,237	\$76,055	\$71,719	29.61%
89	ACE AMERICAN INSURANCE COMPANY	0.23%	\$219,726	\$187,053	\$60,611	\$155,846	83.32%
90	SHELTER MUTUAL INSURANCE CO	0.23%	\$217,819	\$223,270	\$128,678	\$130,107	58.27%
91	SENTRY INSURANCE A MUTUAL COMPANY	0.22%	\$210,610	\$215,966	\$235,337	\$238,157	110.28%
92	MARYLAND CASUALTY COMPANY	0.21%	\$201,853	\$179,241	\$71,163	\$97,501	54.40%
93	FEDERATED SERVICE INSURANCE COMPANY	0.19%	\$178,021	\$184,233	\$151,008	\$63,758	34.61%
94	GREAT NORTHERN INSURANCE COMPANY	0.19%	\$177,576	\$181,338	\$51,090	\$51,772	28.55%
95	FARMLAND MUTUAL INSURANCE COMPANY	0.18%	\$173,155	\$156,600	\$78,893	\$86,699	55.36%
96	NETHERLANDS INSURANCE COMPANY THE	0.18%	\$166,770	\$77,460	\$93,069	\$106,383	137.34%
97	NAVIGATORS INSURANCE COMPANY	0.16%	\$155,005	\$70,082	\$5,495	\$67,425	96.21%
98	FIRST NATIONAL INS CO OF AMERICA	0.16%	\$152,714	\$156,982	\$74,851	\$78,048	49.72%
99	ATLANTIC SPECIALTY INSURANCE COMPANY	0.15%	\$144,099	\$144,477	\$54,145	\$138,692	96.00%
100	BROTHERHOOD MUTUAL INSURANCE CO	0.15%	\$140,249	\$148,046	\$33,292	\$48,124	32.51%
101	AMERICAN GUARANTEE & LIABILITY INS CO	0.15%	\$139,500	\$164,967	\$52,955	\$68,839	41.73%
102	TRANSPORTATION INSURANCE COMPANY	0.14%	\$135,195	\$190,699	\$82,877	\$75,115	39.39%
103	COMMERCE AND INDUSTRY INSURANCE CO	0.14%	\$131,903	\$94,619	\$9,372	-\$7,128	-7.53%
104	NATIONWIDE AGRIBUSINESS INS CO	0.13%	\$126,596	\$118,997	\$82,138	\$77,011	64.72%
105	GUIDEONE MUTUAL INSURANCE COMPANY	0.12%	\$117,178	\$111,228	\$62,518	\$62,918	56.57%
106	AMERICAN CASUALTY CO OF READING PA	0.12%	\$115,343	\$162,663	\$31,844	\$29,844	18.35%
107	BIRMINGHAM FIRE INS CO OF PA	0.12%	\$111,171	\$45,794	\$77,700	\$61,100	133.42%
108	DISCOVER PROPERTY AND CASUALTY INS CO	0.11%	\$105,937	\$277,242	\$155,090	\$83,061	29.96%
109	PHARMACISTS MUTUAL INSURANCE COMPANY	0.11%	\$101,075	\$100,107	\$77,996	\$73,939	73.86%
110	GRANITE STATE INSURANCE COMPANY	0.11%	\$100,744	\$92,749	\$34,213	\$29,213	31.50%
111	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.10%	\$98,812	\$160,021	\$119,563	\$122,577	76.60%
112	LIBERTY MUTUAL INSURANCE COMPANY	0.10%	\$97,170	\$171,913	\$76,080	\$76,080	44.25%
113	GREENWICH INSURANCE COMPANY	0.10%	\$92,961	\$72,909	-\$2,137	-\$7,171	-9.84%
114	UNITED STATES FIDELITY & GUARANTY CO	0.10%	\$92,562	\$112,020	\$39,034	\$31,932	28.51%
115	WINDSOR INSURANCE COMPANY	0.10%	\$90,734	\$106,581	\$67,688	\$62,701	58.83%
116	AMERICAN HOME ASSURANCE COMPANY	0.09%	\$87,870	\$119,425	\$131,143	-\$9,407	-7.88%
117	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.09%	\$82,273	\$88,068	\$72,597	\$80,199	91.06%
118	REDLAND INSURANCE COMPANY	0.08%	\$80,628	\$71,552	\$49,655	\$47,654	66.60%
119	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.08%	\$80,446	\$85,199	\$18,391	\$29,575	34.71%
120	FARMERS ALLIANCE MUTUAL INS CO	0.08%	\$78,192	\$81,076	\$21,127	\$20,877	25.75%
121	REGENT INSURANCE COMPANY	0.08%	\$77,412	\$76,646	\$32,830	\$44,942	58.64%
122	FIRST FINANCIAL INSURANCE COMPANY	0.08%	\$74,491	\$97,905	\$39,178	\$15,366	15.69%
123	PHOENIX INSURANCE COMPANY THE	0.08%	\$74,447	\$42,677	\$10,779	\$7,777	18.22%
124	ONEBEACON INSURANCE COMPANY	0.08%	\$74,327	\$108,131	\$32,404	\$33,167	30.67%
125	ACE PROPERTY AND CASUALTY INSURANCE CO	0.08%	\$72,919	\$81,594	\$23,439	\$139,717	171.23%
126	LIBERTY INSURANCE CORPORATION	0.08%	\$71,855	\$49,625	-\$325	-\$325	-0.65%
127	WAUSAU UNDERWRITERS INS CO	0.08%	\$71,497	\$82,737	\$34,109	\$34,109	41.23%
128	HARTFORD CASUALTY INS CO	0.07%	\$68,706	\$58,361	\$18,795	-\$5,791	-9.92%
129	ONEBEACON AMERICA INSURANCE COMPANY	0.07%	\$67,876	\$67,133	\$29,657	\$27,912	41.58%
130	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.07%	\$67,794	\$63,262	\$24,892	\$28,939	45.74%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	AMERICAN FIRE & CASUALTY COMPANY	0.07%	\$67,764	\$45,977	\$56,513	\$56,156	122.14%
132	HANOVER INSURANCE COMPANY THE	0.07%	\$64,855	\$17,049	\$4,115	\$4,046	23.73%
133	TRANSGUARD INSURANCE CO OF AMERICA INC	0.07%	\$62,572	\$283,304	\$212,422	\$174,567	61.62%
134	COOPERATIVE MUTUAL INSURANCE COMPANY	0.06%	\$61,293	\$62,075	\$56,277	\$50,711	81.69%
135	OLD REPUBLIC INSURANCE COMPANY	0.06%	\$60,367	\$81,957	\$94,672	\$87,676	106.98%
136	GATEWAY INSURANCE COMPANY	0.06%	\$59,539	\$58,573	\$17,157	\$13,617	23.25%
137	MID-CONTINENT CASUALTY COMPANY	0.06%	\$54,748	\$65,491	\$23,667	\$8,157	12.46%
138	PROGRESSIVE CASUALTY INSURANCE CO	0.06%	\$54,414	\$102,909	\$25,829	\$27,610	26.83%
139	WAUSAU BUSINESS INSURANCE COMPANY	0.05%	\$51,876	\$41,917	\$26,991	\$26,991	64.39%
140	ST PAUL MERCURY INSURANCE COMPANY	0.05%	\$48,582	\$90,651	\$122,231	\$100,475	110.84%
141	ILLINOIS NATIONAL INSURANCE COMPANY	0.05%	\$48,355	\$46,019	\$33,738	\$23,237	50.49%
142	FIDELITY AND DEPOSIT CO MARYLAND	0.05%	\$47,065	\$57,813	\$19,143	\$26,544	45.91%
143	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.05%	\$46,669	\$46,591	\$20,707	-\$51,608	-110.77%
144	AMERICAN MODERN HOME INSURANCE CO	0.05%	\$46,124	\$47,575	\$167	-\$2,709	-5.69%
145	NEW HAMPSHIRE INSURANCE COMPANY	0.04%	\$42,342	\$35,403	\$2,760	-\$3,259	-9.21%
146	STATE AUTOMOBILE MUTUAL INS CO	0.04%	\$40,883	\$48,474	-\$337	-\$188	-0.39%
147	MID CENTURY INSURANCE COMPANY	0.04%	\$40,004	\$45,108	\$9,827	\$8,875	19.68%
148	SAVERS PROPERTY & CASUALTY INS CO	0.04%	\$39,610	\$23,628	\$3,181	\$4,495	19.02%
149	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.04%	\$36,912	\$31,494	\$11,931	\$11,568	36.73%
150	NATIONAL AMERICAN INSURANCE COMPANY	0.04%	\$35,026	\$18,574	\$13,465	\$13,465	72.49%
151	AMERICAN AUTOMOBILE INSURANCE CO	0.03%	\$32,468	\$32,429	-\$1,810	\$461,954	1424.51%
152	STAR INSURANCE COMPANY	0.03%	\$31,810	\$29,645	\$24,036	\$30,173	101.78%
153	PHILADELPHIA INDEMNITY INSURANCE CO	0.03%	\$30,681	\$65,119	\$54,986	-\$127,480	-195.76%
154	FIREMANS FUND INSURANCE COMPANY	0.03%	\$30,448	\$34,838	-\$2,279	\$44,625	128.09%
155	ARGONAUT MIDWEST INSURANCE COMPANY	0.03%	\$30,430	\$5,575	\$0	\$1,033	18.53%
156	RIVERPORT INSURANCE COMPANY	0.03%	\$28,789	\$24,981	\$10,249	\$9,446	37.81%
157	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.03%	\$27,504	\$37,460	\$25,140	\$25,140	67.11%
158	VALLEY FORGE INSURANCE COMPANY	0.03%	\$26,805	\$33,802	\$16,859	\$4,333	12.82%
159	AMERICAN ZURICH INSURANCE COMPANY	0.03%	\$26,797	\$37,711	\$39,613	\$46,854	124.24%
160	SELECTIVE INSURANCE CO OF S CAROLINA	0.03%	\$25,796	\$22,643	\$0	\$500	2.21%
161	TRAVELERS INDEMNITY CO OF AMERICA	0.03%	\$24,599	\$15,275	\$1,914	\$2,196	14.38%
162	NATIONAL SURETY CORPORATION	0.03%	\$24,446	\$25,019	\$14,207	\$21,648	86.53%
163	BANCINSURE INC	0.03%	\$23,871	\$23,735	\$200	\$2,200	9.27%
164	FAIRMONT SPECIALTY INSURANCE COMPANY	0.02%	\$23,312	\$139,046	\$43,288	\$45,259	32.55%
165	LEADER INSURANCE COMPANY	0.02%	\$22,648	\$11,072	\$16,604	\$17,533	158.35%
166	FIDELITY & GUARANTY INS UNDERWRITERS	0.02%	\$21,032	\$32,845	\$23,071	-\$9,732	-29.63%
167	ZURICH AMERICAN INS CO OF ILLINOIS	0.02%	\$20,458	\$26,615	\$790	\$1,723	6.47%
168	NATIONAL SPECIALTY INSURANCE COMPANY	0.02%	\$20,154	\$2,604	\$0	\$1,650	63.36%
169	NATIONAL FIRE INS CO OF HARTFORD	0.02%	\$19,989	\$15,361	\$5,469	\$5,469	35.60%
170	SUA INSURANCE COMPANY	0.02%	\$19,669	\$8,534	\$0	\$4,932	57.79%
171	EMPLOYERS FIRE INSURANCE COMPANY	0.02%	\$19,580	\$17,947	-\$300	-\$193	-1.08%
172	ITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.02%	\$19,534	\$21,586	\$48,500	\$38,394	177.87%
173	INGENION NATIONAL INSURANCE COMPANY	0.02%	\$18,548	\$19,226	\$4,426	\$4,426	23.02%
174	AMERICAN INSURANCE COMPANY THE	0.02%	\$17,335	\$16,393	\$390	\$27,956	170.54%
175	INSURANCE CORPORATION OF HANNOVER	0.02%	\$17,258	\$16,627	\$9,797	\$14,631	88.00%
176	NORTHERN INSURANCE CO OF NEW YORK	0.02%	\$17,247	\$34,485	\$5,102	\$9,868	28.62%
177	ST PAUL GUARDIAN INSURANCE COMPANY	0.02%	\$16,689	\$50,758	\$43,174	\$37,265	73.42%
178	COLONIAL AMERICAN CASUALTY AND SURETY C	0.02%	\$16,200	\$16,102	\$1,046	\$4,413	27.41%
179	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.02%	\$15,742	\$5,259	\$5,732	\$6,779	128.90%
180	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$13,674	\$24,537	\$9,552	\$7,896	32.18%
181	WESTFIELD INSURANCE COMPANY	0.01%	\$12,651	\$8,869	\$0	\$176	1.98%
182	AMERICAN STANDARD INS CO OF WISCONSIN	0.01%	\$12,484	\$12,257	\$290	\$290	2.37%
183	MASSACHUSETTS BAY INS CO	0.01%	\$12,187	\$18,092	\$0	\$296	1.64%
184	STARNET INSURANCE COMPANY	0.01%	\$11,560	\$8,451	\$0	\$5,409	64.00%
185	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.01%	\$11,309	\$9,290	\$17,655	\$22,287	239.90%
186	INSURANCE CO OF THE STATE OF PA	0.01%	\$10,822	\$7,854	\$0	\$0	0.00%
187	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.01%	\$10,554	\$9,273	\$4,350	\$6,080	65.57%
188	ALEA NORTH AMERICA INSURANCE COMPANY	0.01%	\$10,109	\$22,697	\$0	\$17,909	78.90%
189	LM INSURANCE CORPORATION	0.01%	\$9,184	\$8,554	\$0	\$0	0.00%
190	AMCO INSURANCE COMPANY	0.01%	\$8,609	\$10,164	\$222	\$622	6.12%
191	ASSURANCE COMPANY OF AMERICA	0.01%	\$8,522	\$63,166	\$27,384	\$46,326	73.34%
192	CENTURY-NATIONAL INSURANCE COMPANY	0.01%	\$8,003	\$6,569	\$0	\$192	2.92%
193	STATE NATIONAL INSURANCE COMPANY INC	0.01%	\$7,353	\$3,583	\$0	\$0	0.00%
194	HARLEYSVILLE INSURANCE COMPANY	0.01%	\$6,550	\$15,792	\$0	\$0	0.00%
195	NATIONAL FARMERS UNION PRO & CAS CO	0.01%	\$6,437	\$6,388	\$32,359	\$32,387	507.00%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

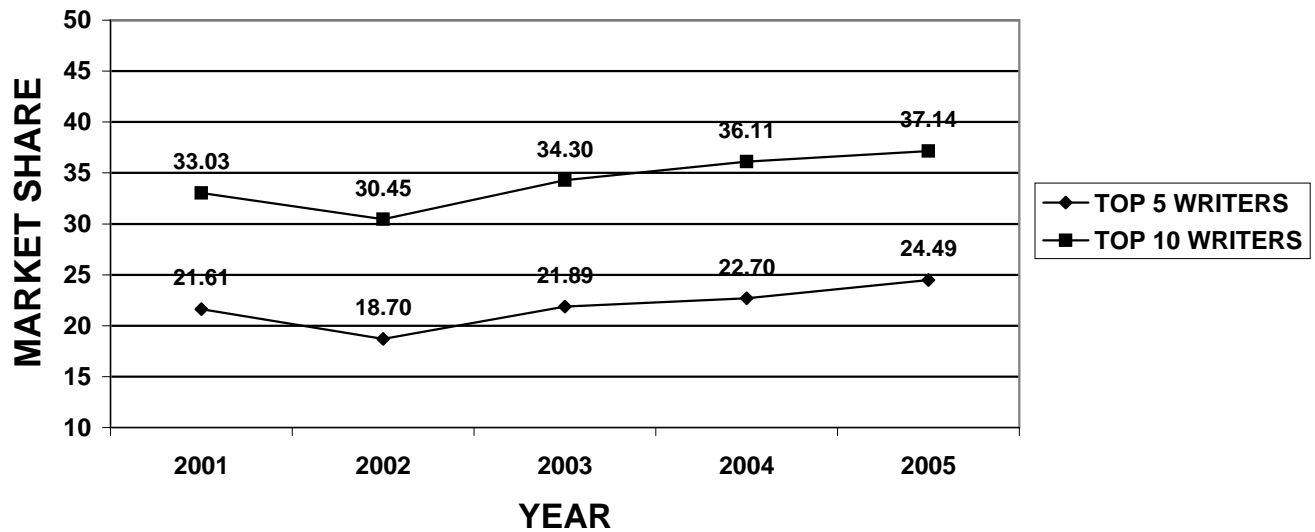
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	SCOTTSDALE INDEMNITY COMPANY	0.01%	\$6,383	\$7,383	\$17,188	\$17,005	230.33%
197	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$6,377	\$5,454	\$983	-\$333	-6.11%
198	AIG NATIONAL INSURANCE COMPANY INC	0.01%	\$6,116	\$1,396	\$0	\$0	0.00%
199	SIRIUS AMERICA INSURANCE COMPANY	0.01%	\$6,048	\$154,359	\$61,929	\$61,136	39.61%
200	PROPERTY & CASUALTY INS CO OF HARTFORD	0.01%	\$5,741	\$4,950	\$0	-\$678	-13.70%
201	HARTFORD INSURANCE CO OF MIDWEST THE	0.01%	\$5,241	\$5,072	\$1,494	\$851	16.78%
202	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$5,220	\$4,059	\$0	\$1,613	39.74%
203	MITSUI SUMITOMO INSURANCE USA INC	0.00%	\$4,005	\$3,539	\$0	\$954	26.96%
204	AMERICAN SOUTHERN INSURANCE COMPANY	0.00%	\$3,987	\$10,425	\$0	\$0	0.00%
205	SENECA INSURANCE COMPANY INC	0.00%	\$3,808	\$2,734	\$0	\$0	0.00%
206	SELECTIVE INS CO OF THE SOUTHEAST	0.00%	\$3,614	\$3,309	\$3,306	\$3,306	99.91%
207	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$3,483	\$2,536	\$10,761	\$10,747	423.78%
208	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$2,360	\$2,466	\$0	-\$26	-1.05%
209	GREAT AMERICAN INSURANCE COMPANY OF NEW YOI	0.00%	\$2,328	\$2,761	-\$4,965	-\$5,316	-192.54%
210	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$2,179	\$530	\$0	\$140	26.42%
211	SOUTHERN INSURANCE COMPANY	0.00%	\$1,873	\$1,380	\$0	-\$1	-0.07%
212	UNITED FIRE & INDEMNITY COMPANY	0.00%	\$1,648	\$21,940	\$4,282	-\$718	-3.27%
213	UNIVERSAL UNDERWRITERS OF TEXAS INS CO	0.00%	\$1,543	\$1,543	\$0	\$0	0.00%
214	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$1,325	\$374	\$858	\$872	233.16%
215	PEERLESS INDEMNITY INSURANCE COMPANY	0.00%	\$1,314	\$974	\$0	\$0	0.00%
216	ARGONAUT INSURANCE COMPANY	0.00%	\$1,028	\$669	\$0	\$360	53.81%
217	COLUMBIA INSURANCE COMPANY	0.00%	\$888	\$826	\$0	\$26	3.15%
218	VIGILANT INSURANCE COMPANY	0.00%	\$866	\$876	\$0	\$41	4.68%
219	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$763	\$823	\$0	\$0	0.00%
220	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$738	\$587	\$0	\$377	64.22%
221	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.00%	\$676	\$601	\$545,353	\$441,353	73436.44%
222	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$392	\$472	-\$2,813	-\$2,852	-604.24%
223	QBE INSURANCE CORPORATION	0.00%	\$357	-\$44,392	\$2,159	-\$23,451	52.83%
224	SECURA SUPREME INSURANCE COMPANY	0.00%	\$304	\$304	\$0	\$0	0.00%
225	ROYAL INDEMNITY COMPANY	0.00%	\$170	\$337	-\$36,500	-\$35,951	-10667.95%
226	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$84	\$16	\$0	\$0	0.00%
227	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$0	-\$292	\$47	N/A
228	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$11,047	N/A
229	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$0	-\$1,584	-\$1,738	N/A
230	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$0	\$0	-\$3,614	-\$1,623	N/A
231	ATHENA ASSURANCE COMPANY	0.00%	\$0	\$0	\$568	\$624	N/A
232	AXA RE PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$0	\$2,551	\$0	-\$3,376	-132.34%
233	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$550	N/A
234	CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$339	\$0	-\$391	-115.34%
235	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$49	N/A
236	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,856	N/A
237	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$6	N/A
238	HUDSON INSURANCE COMPANY	0.00%	\$0	\$859	\$0	-\$720	-83.82%
239	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	-\$33	\$0	\$421	-1275.76%
240	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$0	\$0	\$0	\$0	N/A
241	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$267	-\$267	N/A
242	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$0	\$0	-\$180	-\$179	N/A
243	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	\$124	N/A
244	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,498	N/A
245	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$1,324	N/A
246	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	-\$125	-\$15,328	\$1,284	-1027.20%
247	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$48	N/A
248	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$4,421	-\$34,574	N/A
249	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$382	N/A
250	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	\$232	N/A
251	TRAVELERS CASUALTY INSURANCE COMPANY OF AMI	0.00%	\$0	\$0	\$0	\$18	N/A
252	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$168	N/A
253	TRUMBULL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$47,628	N/A
254	ULICO CASUALTY COMPANY	0.00%	\$0	\$0	\$11	\$11	N/A
255	VALIANT INS CO	0.00%	\$0	\$0	\$0	\$2,307	N/A
256	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,055	N/A
257	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
258	NORTH AMERICAN SPECIALTY INS CO	0.00%	-\$20	-\$20	\$0	-\$541	2705.00%
259	PACIFIC INDEMNITY COMPANY	0.00%	-\$24	\$35	\$0	-\$8	-22.86%
260	AMERICAN INTERNATIONAL SOUTH INS CO	0.00%	-\$54	-\$54	\$0	-\$4,163	7709.26%

**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

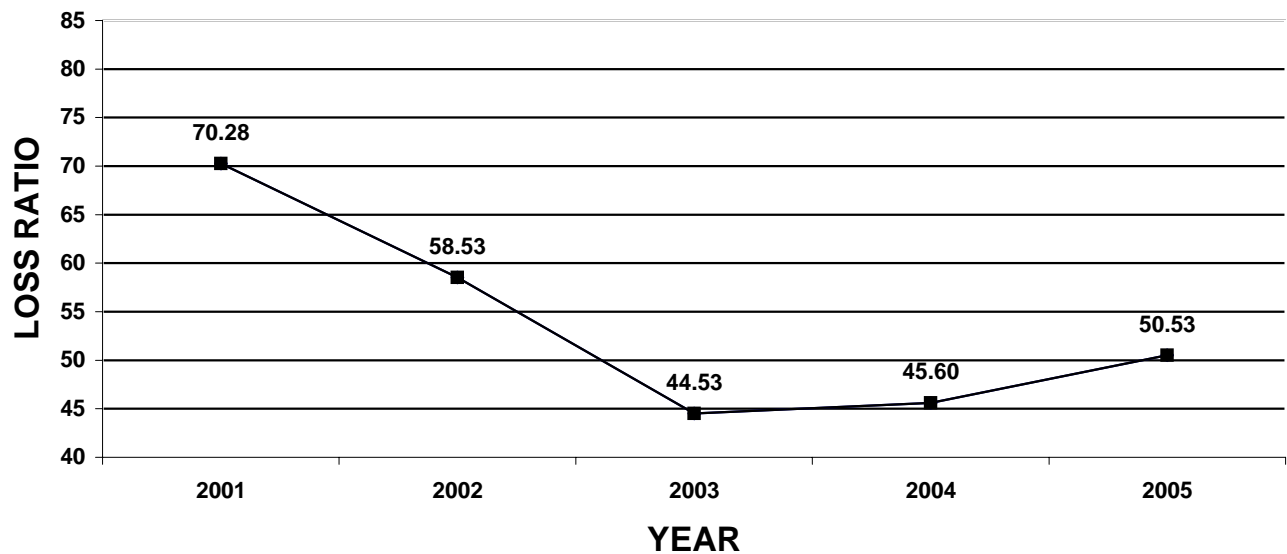
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
261	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	-\$205	\$24,720	\$12,140	\$9,366	37.89%
262	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	-\$566	\$6,522	\$500	-\$2,266	-34.74%
263	LUMBERMENS MUTUAL CASUALTY CO	0.00%	-\$1,757	-\$1,757	-\$1,314	-\$1,909	108.65%
264	COMMERCIAL GUARANTY CASUALTY INS COMPANY	0.00%	-\$3,293	\$90,278	\$259,050	\$156,182	173.00%
265	TRIUMPHE CASUALTY COMPANY	-0.01%	-\$7,213	\$2,383	\$0	-\$1,963	-82.38%
266	MARKEL INSURANCE COMPANY	-0.01%	-\$9,397	-\$30,210	\$15,357	\$8,257	-27.33%
267	VIRGINIA SURETY COMPANY INC	-0.02%	-\$18,913	-\$38,569	\$4,166	\$8,385	-21.74%
268	RLI INSURANCE COMPANY	-0.20%	-\$188,250	\$102,701	\$249,001	\$183,917	179.08%
TOTAL		100.00%	\$94,966,273	\$95,533,021	\$47,545,217	\$48,272,677	50.53%

## MISSOURI COMMERCIAL AUTO INSURANCE (Auto Collision)

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



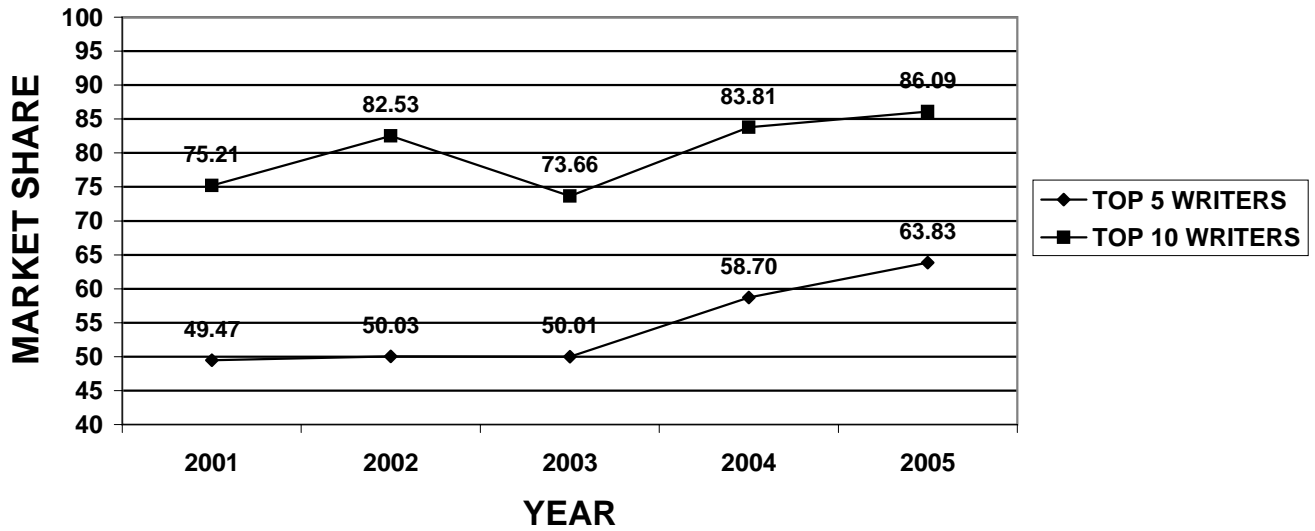


**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - AIRCRAFT**

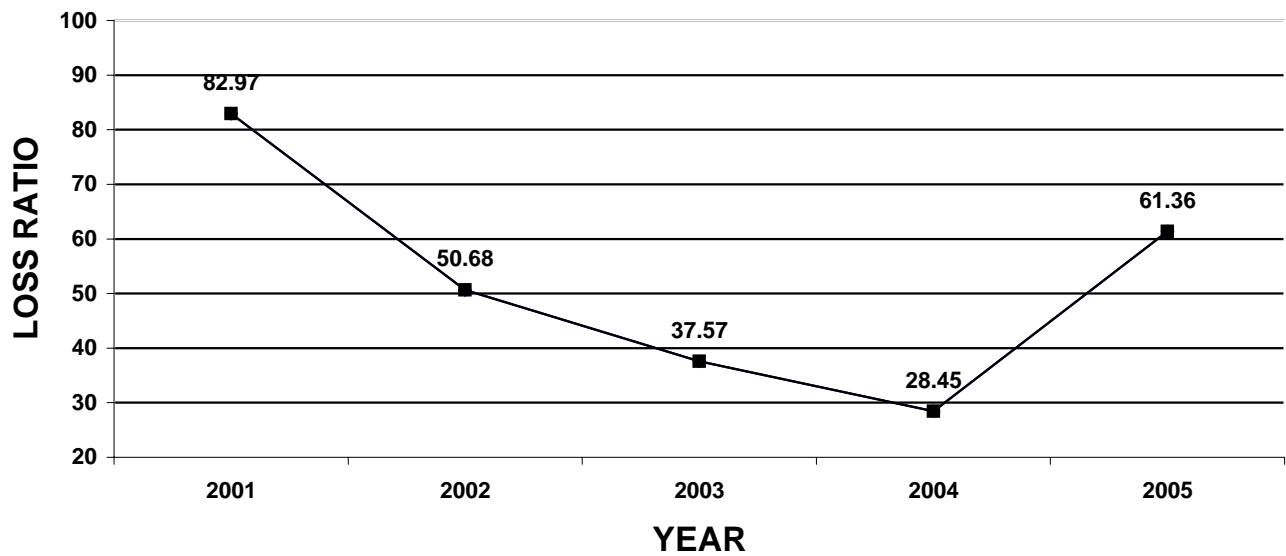
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ILLINOIS NATIONAL INSURANCE COMPANY	21.74%	\$7,460,496	\$7,316,265	\$343,758	\$1,620,246	22.15%
2	XL SPECIALTY INSURANCE COMPANY	15.34%	\$5,265,795	\$4,828,565	\$313,734	\$2,022,283	41.88%
3	OLD REPUBLIC INSURANCE COMPANY	11.52%	\$3,953,998	\$3,629,223	\$534,855	\$12,640,461	348.30%
4	NATIONAL INDEMNITY COMPANY	7.83%	\$2,687,981	\$2,235,310	\$174,019	\$289,006	12.93%
5	AMERICAN ALTERNATIVE INS CORP	7.40%	\$2,540,115	\$2,085,659	\$167,898	\$435,003	20.86%
6	ACE AMERICAN INSURANCE COMPANY	5.06%	\$1,735,999	\$1,735,999	\$0	\$7,824	0.45%
7	LIBERTY MUTUAL INSURANCE COMPANY	5.06%	\$1,735,473	\$1,993,053	\$2,377,872	\$1,608,946	80.73%
8	ZURICH AMERICAN INSURANCE COMPANY	5.02%	\$1,722,272	\$1,787,003	\$565,705	\$485,299	27.16%
9	HARTFORD FIRE INSURANCE COMPANY	3.92%	\$1,345,518	\$1,685,716	\$146,558	\$379,975	22.54%
10	U S SPECIALTY INSURANCE COMPANY	3.20%	\$1,099,425	\$1,141,554	\$254,733	\$712,237	62.39%
11	GENERAL REINSURANCE CORPORATION	2.53%	\$868,002	\$996,789	\$64,454	\$384,773	38.60%
12	NATIONAL LIABILITY & FIRE INS CO	2.53%	\$867,997	\$991,432	\$35,603	\$119,062	12.01%
13	AVEMCO INSURANCE COMPANY	1.95%	\$670,377	\$665,102	\$169,290	\$632,846	95.15%
14	AMERICAN NATIONAL PROPERTY & CASUALTY C	1.53%	\$524,667	\$520,938	\$203,656	\$660,329	126.76%
15	WESTCHESTER FIRE INSURANCE COMPANY	1.44%	\$494,910	\$548,885	\$0	\$69,796	12.72%
16	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	1.40%	\$479,653	\$476,026	\$46,122	\$120,273	25.27%
17	ACE PROPERTY AND CASUALTY INSURANCE CO	1.31%	\$451,325	\$392,751	\$4,000	\$269,337	68.58%
18	mitsui SUMITOMO INSURANCE CO OF AMERICA	1.18%	\$405,079	\$360,323	\$15,548	\$142,254	39.48%
19	NORTH AMERICAN SPECIALTY INS CO	0.86%	\$296,500	\$296,155	\$43,210	\$242,722	81.96%
20	CLARENDON NATIONAL INS CO	0.34%	\$115,297	\$132,255	\$0	-\$23,034	-17.42%
21	AMERICAN HOME ASSURANCE COMPANY	0.15%	\$51,933	\$52,234	\$853,127	\$500,773	958.71%
22	AXA INSURANCE COMPANY	0.10%	\$33,500	\$5,476	\$192	-\$89,064	-1626.44%
23	INSURANCE CO OF THE STATE OF PA	0.02%	\$6,635	\$5,854	-\$9,536	-\$70,922	-1211.51%
24	ALLSTATE INSURANCE COMPANY	0.00%	\$499	\$506	\$0	-\$341	-67.39%
25	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$0	\$0	\$968	\$1,883	N/A
26	CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$4,649	-\$9,515	N/A
27	CINCINNATI INS CO THE	0.00%	\$0	\$0	\$0	\$597	N/A
28	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$26,033	-\$46,689	N/A
29	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$43,693	-\$1,551,879	N/A
30	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$22,757	N/A
31	FEDERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$164,455	-\$179,733	N/A
32	FIDELITY AND CASUALTY CO OF NEW YORK THE	0.00%	\$0	\$0	\$0	\$201,806	N/A
33	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$215,354	\$465,330	N/A
34	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	\$630	-\$81,309	N/A
35	FOLKSAMERICA REINSURANCE COMPANY	0.00%	\$0	\$0	\$958	-\$9,791	N/A
36	GENERAL INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	\$0	N/A
37	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$0	\$0	\$1,042	-\$143,416	N/A
38	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,085	-\$9,000	N/A
39	GREENWICH INSURANCE COMPANY	0.00%	\$0	\$0	\$16,440	\$43,319	N/A
40	HANOVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$1	-\$9,587	N/A
41	HARTFORD CASUALTY INS CO	0.00%	\$0	\$0	\$0	\$358	N/A
42	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$0	\$4,708	-\$243,860	N/A
43	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$905	N/A
44	JEFFERSON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$757	N/A
45	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$0	\$0	\$11,253	-\$6,831	N/A
46	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.00%	\$0	\$3,954	-\$2,758	-\$1,082,893	-27387.28%
47	NAVIGATORS INSURANCE COMPANY	0.00%	\$0	\$0	-\$33,781	-\$54,530	N/A
48	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$932	N/A
49	NEW YORK MARINE & GENERAL INS CO	0.00%	\$0	\$0	\$8,219	-\$76,212	N/A
50	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$0	\$0	-\$3	N/A
51	SENTRY SELECT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$9,894	N/A
52	STONINGTON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$122,741	N/A
53	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$1,111	-\$5,388	N/A
54	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$90	N/A
55	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$382,436	N/A
56	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	-\$6,263	N/A
57	ROYAL INDEMNITY COMPANY	-0.02%	-\$5,796	-\$5,796	\$31,270	\$31,314	-540.27%
58	CONVERIUM INSURANCE (NORTH AMERICA) INC	-1.42%	-\$485,946	\$10,653	\$93,472	\$181,057	1699.59%
TOTAL		100.00%	\$34,321,704	\$33,891,884	\$6,891,430	\$20,795,199	61.36%

## MISSOURI AIRCRAFT INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FIDELITY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FEDERAL INSURANCE COMPANY	27.66%	\$6,373,227	\$6,133,354	\$2,838,756	\$348,709	5.69%
2	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	9.95%	\$2,292,308	\$2,295,524	\$438,881	\$435,657	18.98%
3	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	8.32%	\$1,916,527	\$2,205,518	\$199,705	\$3,270,834	148.30%
4	CUMIS INSURANCE SOCIETY INC	6.55%	\$1,509,109	\$1,530,311	\$594,203	\$363,018	23.72%
5	HARTFORD FIRE INSURANCE COMPANY	6.43%	\$1,480,640	\$1,423,495	\$233,095	\$6,456,552	453.57%
6	ST PAUL FIRE & MARINE INSURANCE CO	5.97%	\$1,375,550	\$905,832	\$37,771	\$200,355	22.12%
7	KANSAS BANKERS SURETY COMPANY THE	5.10%	\$1,174,537	\$1,170,925	\$442,359	\$935,917	79.93%
8	FIDELITY AND DEPOSIT CO MARYLAND	4.91%	\$1,131,232	\$1,065,658	\$284,587	\$587,914	55.17%
9	ST PAUL MERCURY INSURANCE COMPANY	3.09%	\$711,217	\$837,472	-\$4,125	\$46,235	5.52%
10	WESTERN SURETY COMPANY	2.95%	\$680,419	\$673,606	-\$213	-\$4,660	-0.69%
11	GREAT AMERICAN INSURANCE COMPANY	2.81%	\$647,196	\$517,637	\$0	\$79,460	15.35%
12	ZURICH AMERICAN INSURANCE COMPANY	1.94%	\$448,027	\$443,908	\$547,255	\$8,520	1.92%
13	UNIVERSAL UNDERWRITERS INS CO	1.60%	\$368,030	\$393,726	\$424,800	\$497,274	126.30%
14	CONTINENTAL CASUALTY COMPANY	1.48%	\$341,959	\$480,480	-\$1,200	\$82,894	17.25%
15	COLONIAL AMERICAN CASUALTY AND SURETY C	0.91%	\$209,558	\$71,532	\$0	\$35,351	49.42%
16	OLD REPUBLIC SURETY COMPANY	0.70%	\$161,139	\$158,740	\$16,821	-\$23,189	-14.61%
17	CINCINNATI INS CO THE	0.60%	\$138,160	\$141,237	\$10,800	\$9,487	6.72%
18	OHIO CASUALTY INSURANCE COMPANY	0.56%	\$128,325	\$132,030	-\$4,616	\$146,962	111.31%
19	EXECUTIVE RISK INDEMNITY INC	0.56%	\$127,941	\$137,456	-\$206	-\$4	0.00%
20	PROGRESSIVE CASUALTY INSURANCE CO	0.54%	\$124,834	\$79,539	-\$1,360	-\$5,045	-6.34%
21	FEDERATED MUTUAL INSURANCE COMPANY	0.51%	\$118,241	\$106,442	-\$8,309	\$25,919	24.35%
22	RLI INSURANCE COMPANY	0.50%	\$114,627	\$117,355	-\$1,993	-\$102,078	-86.98%
23	ST PAUL GUARDIAN INSURANCE COMPANY	0.50%	\$114,062	\$89,116	-\$2,345	-\$23,946	-26.87%
24	CONTINENTAL INSURANCE COMPANY THE	0.44%	\$102,261	\$101,617	-\$1,810	-\$30,067	-29.59%
25	NATIONWIDE MUTUAL INSURANCE COMPANY	0.36%	\$83,934	\$80,954	\$0	-\$1,340	-1.66%
26	LIBERTY INSURANCE UNDERWRITERS INC.	0.34%	\$77,857	\$184,133	\$0	\$24,798	13.47%
27	UNITED STATES FIRE INSURANCE COMPANY	0.30%	\$70,000	\$37,917	\$0	\$13,276	35.01%
28	STATE FARM FIRE AND CASUALTY COMPANY	0.30%	\$68,349	\$67,231	\$0	\$0	0.00%
29	FEDERATED SERVICE INSURANCE COMPANY	0.29%	\$67,596	\$65,024	\$6,740	\$909	1.40%
30	BANCINSURE INC	0.26%	\$59,496	\$65,195	\$0	-\$2,426	-3.72%
31	QUANTA INDEMNITY COMPANY	0.25%	\$56,782	\$14,365	\$0	\$4,754	33.09%
32	SENTRY SELECT INSURANCE COMPANY	0.24%	\$54,289	\$58,770	-\$3,302	-\$3,418	-5.82%
33	LIBERTY MUTUAL INSURANCE COMPANY	0.23%	\$53,195	\$64,320	\$93,144	\$228,148	354.71%
34	EMPLOYERS MUTUAL CASUALTY COMPANY	0.23%	\$51,990	\$56,781	-\$550	\$53	0.09%
35	AMERICAN STATES INSURANCE COMPANY	0.18%	\$40,375	\$44,322	\$30,088	\$28,212	63.65%
36	STATE AUTO PROPERTY & CASUALTY INS CO	0.17%	\$39,409	\$46,975	\$0	\$30,033	63.93%
37	CAPITOL INDEMNITY CORPORATION	0.15%	\$35,294	\$34,537	\$0	-\$2,998	-8.68%
38	AXIS REINSURANCE COMPANY	0.13%	\$30,000	\$20,137	\$0	\$11,795	58.57%
39	TWIN CITY FIRE INS CO	0.12%	\$27,695	\$14,226	\$0	\$212,464	1493.49%
40	LIBERTY MUTUAL FIRE INSURANCE CO	0.10%	\$24,122	\$5,776	\$0	\$6,294	108.97%
41	TRAVELERS CASUALTY AND SURETY CO	0.10%	\$23,879	\$24,117	-\$1,320	-\$2,530	-10.49%
42	VIGILANT INSURANCE COMPANY	0.10%	\$23,683	\$24,310	\$0	-\$439	-1.81%
43	FEDERATED RURAL ELECTRIC INS EXCHANGE	0.10%	\$23,065	\$23,267	\$0	-\$397	-1.71%
44	AUTO OWNERS INSURANCE COMPANY	0.10%	\$22,084	\$21,783	-\$1,750	\$86,755	398.27%
45	GENERAL CASUALTY CO OF WISCONSIN	0.09%	\$21,179	\$17,823	\$0	\$160	0.90%
46	AMERISURE MUTUAL INSURANCE COMPANY	0.09%	\$20,737	\$22,258	-\$4,775	\$24,813	111.48%
47	FARMERS ALLIANCE MUTUAL INS CO	0.07%	\$16,255	\$16,240	\$0	\$0	0.00%
48	REGENT INSURANCE COMPANY	0.07%	\$16,135	\$15,458	\$0	\$0	0.00%
49	UNITED STATES FIDELITY & GUARANTY CO	0.07%	\$15,925	\$20,880	-\$480	\$4,027	19.29%
50	COOPERATIVE MUTUAL INSURANCE COMPANY	0.06%	\$14,933	\$15,845	\$0	\$0	0.00%
51	GREAT NORTHERN INSURANCE COMPANY	0.06%	\$14,021	\$16,255	\$0	-\$593	-3.65%
52	ACUITY A MUTUAL INSURANCE COMPANY	0.06%	\$12,717	\$8,744	\$0	\$0	0.00%
53	AMCO INSURANCE COMPANY	0.05%	\$12,413	\$11,478	\$0	\$121	1.05%
54	AMERICAN FAMILY MUTUAL INS CO	0.05%	\$11,744	\$10,976	\$0	\$0	0.00%
55	AMERICAN ZURICH INSURANCE COMPANY	0.05%	\$11,255	\$10,998	\$0	-\$1,229	-11.17%
56	BOND SAFEGUARD INSURANCE COMPANY	0.05%	\$11,197	\$10,076	\$0	\$1,713	17.00%
57	DISCOVER PROPERTY AND CASUALTY INS CO	0.04%	\$9,957	\$8,294	\$0	\$6,557	79.06%
58	ARCH INSURANCE COMPANY	0.04%	\$9,223	\$4,921	\$0	\$971	19.73%
59	UNITED FIRE AND CASUALTY COMPANY	0.04%	\$9,105	\$9,865	\$0	-\$1,000	-10.14%
60	FIDELITY & GUARANTY INS UNDERWRITERS	0.04%	\$8,825	\$10,804	\$0	\$3,435	31.79%
61	COLONIAL SURETY COMPANY	0.04%	\$8,714	\$6,015	\$0	\$4,223	70.21%
62	SENTRY INSURANCE A MUTUAL COMPANY	0.03%	\$7,867	\$7,168	\$0	\$148	2.06%
63	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.03%	\$7,513	\$5,662	\$3,278	\$12,032	212.50%
64	WESTCHESTER FIRE INSURANCE COMPANY	0.03%	\$6,756	\$4,203	\$0	\$1,576	37.50%
65	TRINITY UNIVERSAL INSURANCE COMPANY	0.03%	\$6,477	\$3,778	\$0	-\$5,145	-136.18%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FIDELITY**

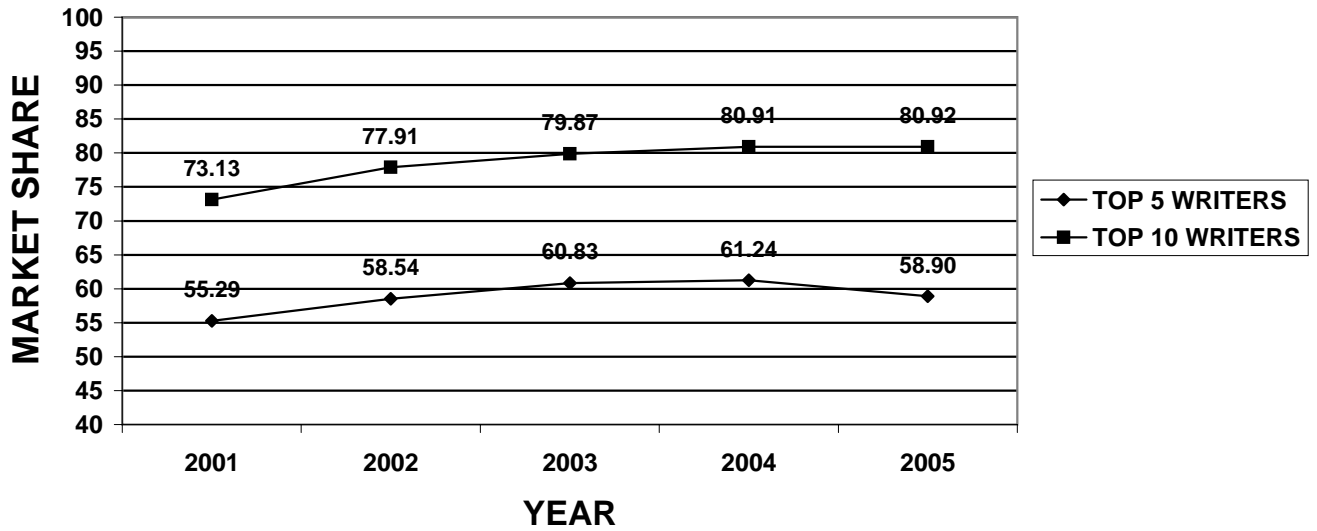
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.03%	\$6,298	\$5,715	\$0	-\$340	-5.95%
67	OWNERS INSURANCE COMPANY	0.03%	\$6,085	\$4,846	\$0	\$579	11.95%
68	FIDELITY AND GUARANTY INSURANCE COMPANY	0.02%	\$5,075	\$6,443	\$0	\$5,611	87.09%
69	PLATTE RIVER INSURANCE COMPANY	0.02%	\$4,726	\$4,060	\$0	-\$54,905	-1352.34%
70	TRANSPORTATION INSURANCE COMPANY	0.02%	\$4,670	\$4,260	\$0	\$0	0.00%
71	AMERICAN ECONOMY INSURANCE COMPANY	0.02%	\$4,312	\$2,756	\$0	-\$83	-3.01%
72	WESTPORT INSURANCE CORPORATION	0.02%	\$4,033	\$3,960	\$0	\$13	0.33%
73	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.02%	\$3,987	\$4,546	\$0	\$0	0.00%
74	AMERICAN HOME ASSURANCE COMPANY	0.02%	\$3,750	\$574	\$0	\$200	34.84%
75	INTERNATIONAL BUS & MERCANTILE REASSUR	0.02%	\$3,596	\$4,126	\$0	\$0	0.00%
76	STATE AUTOMOBILE MUTUAL INS CO	0.01%	\$3,444	\$3,955	\$0	-\$3,297	-83.36%
77	GRINNELL MUTUAL REINSURANCE COMPANY	0.01%	\$3,234	\$3,230	\$0	\$0	0.00%
78	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.01%	\$3,142	\$2,635	\$0	-\$6	-0.23%
79	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.01%	\$2,616	\$3,124	\$0	-\$174	-5.57%
80	FAIRMONT SPECIALTY INSURANCE COMPANY	0.01%	\$2,449	\$1,242	\$0	\$0	0.00%
81	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$2,409	\$1,620	\$0	\$546	33.70%
82	GREAT AMERICAN ASSURANCE COMPANY	0.01%	\$2,130	\$2,383	\$0	-\$601	-25.22%
83	CHURCH MUTUAL INSURANCE COMPANY	0.01%	\$2,000	\$2,000	\$0	\$0	0.00%
84	SECURA INSURANCE A MUTUAL COMPANY	0.01%	\$1,703	\$1,590	\$0	\$0	0.00%
85	NEW HAMPSHIRE INSURANCE COMPANY	0.01%	\$1,587	\$1,552	\$0	\$418	26.93%
86	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.01%	\$1,461	\$1,372	\$0	-\$350	-25.51%
87	CLARENDON NATIONAL INS CO	0.01%	\$1,402	\$1,104	\$0	-\$334	-30.25%
88	COLUMBIA MUTUAL INSURANCE CO	0.01%	\$1,358	\$1,110	\$0	\$0	0.00%
89	GRANITE STATE INSURANCE COMPANY	0.01%	\$1,283	\$1,346	\$0	\$188	13.97%
90	OAK RIVER INSURANCE COMPANY	0.01%	\$1,276	\$1,614	\$0	\$0	0.00%
91	ATLANTIC SPECIALTY INSURANCE COMPANY	0.01%	\$1,249	\$928	\$0	\$27	2.91%
92	AMERICAN CASUALTY CO OF READING PA	0.01%	\$1,219	\$1,311	\$10	\$10	0.76%
93	LEXON INSURANCE COMPANY	0.00%	\$1,100	\$2,582	\$0	\$439	17.00%
94	SEABOARD SURETY COMPANY	0.00%	\$752	\$706	\$0	\$911	129.04%
95	SELECTIVE INSURANCE CO OF S CAROLINA	0.00%	\$717	\$766	\$0	\$24	3.13%
96	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$714	\$567	\$0	\$228	40.21%
97	OLD REPUBLIC INSURANCE COMPANY	0.00%	\$700	\$1,307	\$0	\$0	0.00%
98	HANOVER INSURANCE COMPANY THE	0.00%	\$682	\$1,493	-\$2,595	-\$1,962	-131.41%
99	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$673	\$452	\$0	\$0	0.00%
100	ALLSTATE INSURANCE COMPANY	0.00%	\$598	\$689	\$0	-\$2	-0.29%
101	MID CENTURY INSURANCE COMPANY	0.00%	\$511	\$533	\$0	-\$2	-0.38%
102	TRANSCONTINENTAL INSURANCE COMPANY	0.00%	\$509	\$256	\$0	\$0	0.00%
103	TRAVELERS INDEMNITY COMPANY	0.00%	\$507	\$55,715	-\$276,662	-\$499,497	-896.52%
104	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	\$496	\$1,050	-\$700	-\$766	-72.95%
105	HARTFORD CASUALTY INS CO	0.00%	\$420	\$1,225	\$0	\$97	7.92%
106	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$410	\$11,504	\$0	-\$300	-2.61%
107	ZURICH AMERICAN INS CO OF ILLINOIS	0.00%	\$332	\$389	\$0	\$80	20.57%
108	PHOENIX INSURANCE COMPANY THE	0.00%	\$267	\$112	\$0	\$51	45.54%
109	UNIVERSAL UNDERWRITERS OF TEXAS INS CO	0.00%	\$258	\$258	\$0	\$45	17.44%
110	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$243	\$361	\$0	-\$13	-3.60%
111	PACIFIC INDEMNITY COMPANY	0.00%	\$196	\$709	\$0	-\$337	-47.53%
112	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.00%	\$172	\$172	\$0	\$0	0.00%
113	GENERAL INSURANCE CO OF AMERICA	0.00%	\$114	\$76	\$0	-\$363	-477.63%
114	UNIVERSAL SURETY COMPANY	0.00%	\$100	\$87	\$0	\$12	13.79%
115	FARMERS INSURANCE EXCHANGE	0.00%	\$3	\$3	\$0	\$0	0.00%
116	INSURANCE CORPORATION OF HANNOVER	0.00%	\$2	\$1,810	\$0	-\$1,105	-61.05%
117	AFFILIATED FM INSURANCE COMPANY	0.00%	\$0	\$0	\$1,776	\$1,776	N/A
118	AMERICAN ALTERNATIVE INS CORP	0.00%	\$0	\$3	\$0	\$0	0.00%
119	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$2	N/A
120	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$2	N/A
121	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$0	\$12	-\$1,085	\$511	4258.33%
122	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$204	N/A
123	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$33	N/A
124	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	\$5	N/A
125	CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4	N/A
126	CONTINENTAL WESTERN INSURANCE CO	0.00%	\$0	\$3,087	\$0	\$0	0.00%
127	DAIMLERCHRYSLER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,501	N/A
128	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$129	N/A
129	FARMLAND MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$76	N/A
130	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$38	N/A

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FIDELITY**

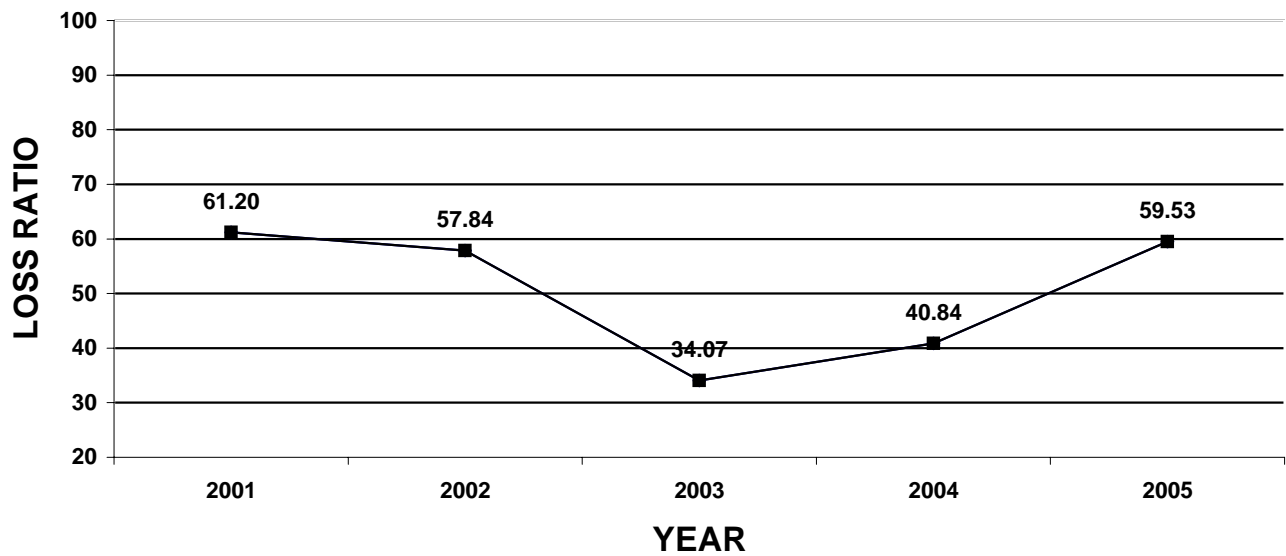
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$46	N/A
132	GREENWICH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
133	GUARANTEE COMPANY OF NORTH AMERICA USA THE	0.00%	\$0	\$2	\$0	\$0	0.00%
134	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$0	\$0	\$0	\$1	N/A
135	HARTFORD UNDERWRITERS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$4,604	N/A
136	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$129	N/A
137	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$74	N/A
138	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$0	\$0	\$0	\$0	N/A
139	MARYLAND CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$22	N/A
140	NATIONAL AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
141	NATIONWIDE AGRIBUSINESS INS CO	0.00%	\$0	\$7	\$0	-\$30	-428.57%
142	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$1,523	N/A
143	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	\$542	N/A
144	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
145	PEERLESS INSURANCE COMPANY	0.00%	\$0	-\$157	\$0	\$0	0.00%
146	ROYAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$50,331	N/A
147	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	\$23	N/A
148	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
149	SEATON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$23	N/A
150	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$0	\$0	-\$735	N/A
151	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,513	N/A
152	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$6	N/A
153	TRAVELERS CASUALTY INSURANCE CO OF AMERICA	0.00%	\$0	\$62	\$0	-\$27	-43.55%
154	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$50	N/A
155	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	\$0	\$0	-\$1,223	-\$1,223	N/A
156	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00%	\$0	\$0	\$0	-\$110	N/A
157	TRUCK INSURANCE EXCHANGE	0.00%	\$0	\$4	\$0	\$0	0.00%
158	UNION INSURANCE CO	0.00%	\$0	\$3,834	\$0	\$0	0.00%
159	VALIANT INS CO	0.00%	\$0	\$0	\$0	\$13	N/A
160	WESTFIELD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$15	N/A
161	LUMBERMENS MUTUAL CASUALTY CO	0.00%	-\$349	\$1,801	\$61,093	\$10,764	597.67%
162	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	-\$406	\$17,337	\$0	-\$5,206	-30.03%
163	QBE INSURANCE CORPORATION	-0.02%	-\$5,720	-\$6,163	\$0	\$391	-6.34%
164	ILLINOIS NATIONAL INSURANCE COMPANY	-0.03%	-\$5,919	\$18,446	\$0	\$22,657	122.83%
165	ACE AMERICAN INSURANCE COMPANY	-0.05%	-\$11,378	\$32,826	\$0	\$23,357	71.15%
TOTAL		100.00%	\$23,042,366	\$22,631,716	\$5,944,543	\$13,472,018	59.53%

## MISSOURI FIDELITY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - SURETY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	13.00%	\$8,709,106	\$8,208,411	-\$888,436	\$1,486,271	18.11%
2	WESTERN SURETY COMPANY	10.43%	\$6,990,745	\$6,473,694	\$642,662	\$1,251,343	19.33%
3	FIDELITY AND DEPOSIT CO MARYLAND	9.02%	\$6,045,608	\$5,603,317	\$645,807	\$786,151	14.03%
4	SAFECO INSURANCE CO OF AMERICA	8.08%	\$5,416,142	\$5,819,937	\$6,546	-\$56,591	-0.97%
5	LIBERTY MUTUAL INSURANCE COMPANY	4.30%	\$2,880,435	\$2,806,608	\$1,426,998	\$1,477,661	52.65%
6	FEDERAL INSURANCE COMPANY	3.77%	\$2,526,350	\$2,995,944	\$9,273,814	\$10,858,798	362.45%
7	ST PAUL FIRE & MARINE INSURANCE CO	3.63%	\$2,434,236	\$3,027,119	\$210,523	-\$2,583,768	-85.35%
8	EMPLOYERS MUTUAL CASUALTY COMPANY	3.43%	\$2,299,246	\$1,878,312	\$936,490	\$1,074,393	57.20%
9	HARTFORD FIRE INSURANCE COMPANY	2.86%	\$1,917,669	\$1,657,726	\$90,862	\$80,320	4.85%
10	INSURANCE CO OF THE STATE OF PA	2.75%	\$1,843,367	\$1,511,969	\$0	\$340,206	22.50%
11	UNITED FIRE AND CASUALTY COMPANY	2.53%	\$1,693,998	\$1,584,063	\$143,048	\$120,064	7.58%
12	UNITED STATES FIDELITY & GUARANTY CO	2.46%	\$1,649,610	\$1,633,026	\$769,857	-\$468,252	-28.67%
13	KANSAS BANKERS SURETY COMPANY THE	2.10%	\$1,406,680	\$1,380,812	\$0	-\$5,000	-0.36%
14	INTERNATIONAL FIDELITY INSURANCE CO	2.05%	\$1,375,896	\$874,289	\$173,294	-\$2,215	-0.25%
15	NORTH AMERICAN SPECIALTY INS CO	1.50%	\$1,006,139	\$1,167,042	\$1,459,275	\$1,176,709	100.83%
16	MERCHANTS BONDING CO (MUTUAL)	1.46%	\$977,930	\$887,425	\$7,000	\$4,098	0.46%
17	FIRST NATIONAL INS CO OF AMERICA	1.39%	\$934,531	\$845,696	-\$448,417	-\$1,356,862	-160.44%
18	EVERGREEN NATIONAL INDEMNITY COMPANY	1.33%	\$890,118	\$736,107	\$0	\$50,175	6.82%
19	RLI INSURANCE COMPANY	1.29%	\$862,702	\$817,568	\$50,292	\$298,568	36.52%
20	OHIO CASUALTY INSURANCE COMPANY	1.14%	\$762,597	\$687,736	-\$31,250	\$175,960	25.59%
21	OLD REPUBLIC SURETY COMPANY	1.01%	\$673,897	\$625,314	\$136,438	\$147,868	23.65%
22	SAFETY NATIONAL CASUALTY CORPORATION	0.88%	\$591,757	\$582,264	\$0	\$13,498	2.32%
23	CONTINENTAL CASUALTY COMPANY	0.88%	\$589,832	\$635,539	-\$1,179	\$663,486	104.40%
24	UNIVERSAL SURETY COMPANY	0.81%	\$542,015	\$389,626	-\$60,200	\$361,853	92.87%
25	BAR PLAN SURETY AND FIDELITY COMPANY, THE	0.80%	\$538,440	\$524,457	\$318,909	\$93,117	17.75%
26	AMERICAN CONTRACTORS INDEMNITY COMPANY	0.78%	\$524,488	\$344,130	\$0	\$64,696	18.80%
27	WASHINGTON INTERNATIONAL INSURANCE CO	0.78%	\$521,392	\$495,351	\$9,339	\$67,657	13.66%
28	LYNDON PROPERTY INSURANCE COMPANY	0.77%	\$515,320	\$533,113	\$1,091,272	\$1,432,592	268.72%
29	NATIONWIDE MUTUAL INSURANCE COMPANY	0.75%	\$504,397	\$516,536	\$0	\$59,820	11.58%
30	CINCINNATI INS CO THE	0.75%	\$504,211	\$437,722	\$5,531	\$7,946	1.82%
31	WESTCHESTER FIRE INSURANCE COMPANY	0.69%	\$462,501	\$545,310	\$20,269	\$184,713	33.87%
32	CONTRACTORS BONDING & INS COMPANY	0.67%	\$446,863	\$410,515	\$8,250	-\$163	-0.04%
33	AMCO INSURANCE COMPANY	0.57%	\$384,030	\$376,320	-\$458	\$6,498	1.73%
34	BOND SAFEGUARD INSURANCE COMPANY	0.54%	\$363,364	\$323,172	\$71,728	-\$16,817	-5.20%
35	GREAT AMERICAN INSURANCE COMPANY	0.45%	\$303,354	\$284,426	-\$27,027	-\$61,744	-21.71%
36	LEXON INSURANCE COMPANY	0.44%	\$291,780	\$229,214	-\$1,429	\$23,414	10.21%
37	GUARANTEE COMPANY OF NORTH AMERICA USA THE	0.43%	\$289,529	\$126,194	\$1,164,981	\$355,302	281.55%
38	BANCINSURE INC	0.43%	\$287,530	\$271,813	\$0	\$85,000	31.27%
39	MID-CONTINENT CASUALTY COMPANY	0.42%	\$283,388	\$281,480	-\$760	-\$13,519	-4.80%
40	PLATTE RIVER INSURANCE COMPANY	0.39%	\$261,962	\$217,308	\$94,490	\$113,942	52.43%
41	ARCH INSURANCE COMPANY	0.36%	\$240,862	\$243,177	\$0	\$36,747	15.11%
42	STATE FARM FIRE AND CASUALTY COMPANY	0.36%	\$240,809	\$219,419	\$100,380	\$121,126	55.20%
43	MIDWEST EMPLOYERS CASUALTY COMPANY	0.35%	\$234,665	\$239,871	\$0	\$62,700	26.14%
44	CAPITOL INDEMNITY CORPORATION	0.33%	\$221,684	\$292,028	-\$190,272	-\$469,512	-160.78%
45	INSURANCE COMPANY OF THE WEST	0.33%	\$218,939	\$149,595	\$0	\$6,470	4.33%
46	AMERICAN STATES INSURANCE COMPANY	0.31%	\$210,738	\$228,263	\$5,113	-\$41,283	-18.09%
47	DEVELOPERS SURETY AND INDEMNITY COMPANY	0.27%	\$180,618	\$143,575	\$0	-\$1,511	-1.05%
48	ALLEGHENY CASUALTY COMPANY	0.26%	\$177,042	\$132,783	\$0	\$0	0.00%
49	AMERICAN ROAD INSURANCE COMPANY	0.24%	\$161,147	\$168,614	\$0	\$0	0.00%
50	XL SPECIALTY INSURANCE COMPANY	0.23%	\$153,162	\$293,531	\$1,075	-\$60,786	-20.71%
51	AUTO OWNERS INSURANCE COMPANY	0.23%	\$151,311	\$146,122	\$111,928	\$568,201	388.85%
52	ACSTAR INSURANCE COMPANY	0.22%	\$149,020	\$97,689	\$0	-\$11,265	-11.53%
53	AMERICAN CASUALTY CO OF READING PA	0.22%	\$145,809	\$247,357	\$2,015,000	\$2,021,463	817.22%
54	FEDERATED MUTUAL INSURANCE COMPANY	0.22%	\$145,532	\$140,166	-\$5,939	-\$15,644	-11.16%
55	FIDELITY AND GUARANTY INSURANCE COMPANY	0.21%	\$143,982	\$117,088	\$0	-\$127,459	-108.86%
56	SEABOARD SURETY COMPANY	0.21%	\$140,260	\$705,437	\$0	-\$592,938	-84.05%
57	INLAND INSURANCE COMPANY	0.21%	\$138,497	\$83,525	\$0	\$5,465	6.54%
58	FIRST SEALORD SURETY INC	0.20%	\$131,439	\$131,684	\$0	\$1,315	1.00%
59	ST PAUL MERCURY INSURANCE COMPANY	0.19%	\$124,674	\$130,338	\$0	-\$91,830	-70.46%
60	UNIVERSAL SURETY OF AMERICA	0.18%	\$118,106	\$110,994	\$0	-\$64,618	-58.22%
61	PROTECTIVE INSURANCE COMPANY	0.17%	\$113,150	\$119,313	\$0	\$5,300	4.44%
62	UNION INSURANCE CO	0.16%	\$105,075	\$91,195	\$0	\$9,085	9.96%
63	TRAVELERS CASUALTY AND SURETY CO	0.14%	\$91,928	\$97,759	-\$210	-\$13,981	-14.30%
64	UNIVERSAL UNDERWRITERS INS CO	0.13%	\$88,768	\$87,750	\$25,000	\$17,660	20.13%
65	CAROLINA CASUALTY INSURANCE COMPANY	0.13%	\$85,328	\$33,739	\$0	\$3,407	10.10%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - SURETY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	AMERICAN HOME ASSURANCE COMPANY	0.13%	\$84,679	\$72,175	\$770,000	\$1,107,033	1533.82%
67	CONTINENTAL INSURANCE COMPANY THE	0.11%	\$72,947	\$131,682	\$0	-\$17,884	-13.58%
68	ST PAUL GUARDIAN INSURANCE COMPANY	0.10%	\$70,070	\$79,508	\$0	-\$33,351	-41.95%
69	FARMERS ALLIANCE MUTUAL INS CO	0.10%	\$69,887	\$67,947	-\$8,025	-\$8,025	-11.81%
70	QUANTA INDEMNITY COMPANY	0.09%	\$63,311	\$118,897	\$0	\$8,706	7.32%
71	HANOVER INSURANCE COMPANY THE	0.09%	\$62,571	\$76,633	\$201,696	\$196,335	256.20%
72	ACCREDITED SURETY AND CASUALTY COMPANY INC	0.09%	\$61,135	\$63,187	\$35,339	\$42,203	66.79%
73	GREENWICH INSURANCE COMPANY	0.08%	\$52,343	\$52,436	-\$60,000	-\$83,539	-159.32%
74	MOTORS INSURANCE CORPORATION	0.07%	\$48,849	\$49,728	\$0	\$4,977	10.01%
75	FARMLAND MUTUAL INSURANCE COMPANY	0.07%	\$46,809	\$44,378	\$0	\$1,725	3.89%
76	WESTFIELD INSURANCE COMPANY	0.07%	\$45,529	\$49,254	\$0	\$2,905	5.90%
77	HARLEYSVILLE MUTUAL INSURANCE CO	0.07%	\$44,467	\$47,401	\$0	\$9,405	19.84%
78	CATERPILLAR INSURANCE COMPANY	0.06%	\$38,605	\$38,605	\$0	\$0	0.00%
79	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.06%	\$37,249	\$27,329	\$0	-\$27,930	-102.20%
80	NAVIGATORS INSURANCE COMPANY	0.05%	\$36,528	\$123,249	\$0	\$33,784	27.41%
81	ROCHE SURETY AND CASUALTY COMPANY INC	0.05%	\$35,507	\$35,507	\$0	\$0	0.00%
82	STATE AUTOMOBILE MUTUAL INS CO	0.05%	\$33,287	\$46,162	\$21,594	\$27,525	59.63%
83	AEGIS SECURITY INSURANCE COMPANY	0.05%	\$32,815	\$32,402	\$0	\$0	0.00%
84	INDIANA LUMBERMENS MUTUAL INS CO	0.05%	\$32,733	\$17,656	\$0	\$0	0.00%
85	LINCOLN GENERAL INSURANCE CO	0.05%	\$32,082	\$24,460	-\$38,630	-\$64,102	-262.07%
86	UNITED STATES FIRE INSURANCE COMPANY	0.05%	\$31,819	\$34,874	\$0	\$38,033	109.06%
87	VIGILANT INSURANCE COMPANY	0.05%	\$31,220	\$95,038	\$0	-\$5,706	-6.00%
88	CONTINENTAL WESTERN INSURANCE CO	0.04%	\$30,008	\$27,159	-\$675	\$1,788	6.58%
89	BENCHMARK INSURANCE COMPANY	0.04%	\$28,900	\$24,817	\$0	\$0	0.00%
90	OLD REPUBLIC INSURANCE COMPANY	0.04%	\$28,251	\$28,956	\$3,518	-\$1,716	-5.93%
91	TRAVELERS INDEMNITY COMPANY	0.04%	\$27,832	\$30,347	-\$29,760	-\$136,031	-448.25%
92	SURETY BONDING COMPANY OF AMERICA	0.04%	\$26,720	\$27,968	\$28,500	\$18,567	66.39%
93	AMERICAN BANKERS INS CO OF FLORIDA	0.04%	\$26,484	\$28,357	\$0	\$656	2.31%
94	NATIONAL FIRE INS CO OF HARTFORD	0.04%	\$26,427	\$84,256	\$34,536	\$60,735	72.08%
95	OLD UNITED CASUALTY COMPANY	0.04%	\$23,524	\$20,885	\$0	\$0	0.00%
96	BANKERS INSURANCE COMPANY	0.03%	\$22,397	\$26,685	\$0	\$0	0.00%
97	UTICA MUTUAL INSURANCE COMPANY	0.03%	\$19,702	\$18,226	\$0	\$499	2.74%
98	MICHIGAN MILLERS MUTUAL INS CO	0.03%	\$18,446	\$17,151	\$0	\$0	0.00%
99	LEXINGTON NATIONAL INSURANCE CORPORATION	0.03%	\$17,593	\$12,973	\$0	\$0	0.00%
100	PACIFIC INDEMNITY COMPANY	0.02%	\$15,586	\$6,757	\$0	\$72	1.07%
101	AMERICAN SURETY COMPANY	0.02%	\$15,561	\$19,656	\$0	-\$16	-0.08%
102	PROGRESSIVE CASUALTY INSURANCE CO	0.02%	\$15,484	\$10,666	\$0	\$295	2.77%
103	FINANCIAL PACIFIC INSURANCE COMPANY	0.02%	\$13,808	\$14,068	\$0	\$0	0.00%
104	COLUMBIA MUTUAL INSURANCE CO	0.02%	\$13,664	\$13,816	-\$5,808	-\$5,808	-42.04%
105	NATIONAL AMERICAN INSURANCE COMPANY	0.02%	\$13,455	\$17,912	\$0	-\$810	-4.52%
106	SUN SURETY INSURANCE COMPANY	0.02%	\$13,194	\$13,194	\$0	\$0	0.00%
107	OHIO FARMERS INSURANCE CO	0.02%	\$11,119	\$19,326	\$0	-\$468	-2.42%
108	FAIRMONT SPECIALTY INSURANCE COMPANY	0.02%	\$10,333	\$10,435	\$0	-\$1,301	-12.47%
109	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.01%	\$8,965	\$4,628	\$0	-\$759	-16.40%
110	LUMBERMENS MUTUAL CASUALTY CO	0.01%	\$7,774	\$11,144	\$363,883	\$482,077	4325.89%
111	AMERICAN MANUFACTURERS MUTUAL INS CO	0.01%	\$7,707	\$12,709	\$18,331	\$16,923	133.16%
112	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.01%	\$7,308	\$5,166	\$0	\$3,952	76.50%
113	HARTFORD CASUALTY INS CO	0.01%	\$7,187	\$34,598	\$215	-\$883	-2.55%
114	AMERICAN INSURANCE COMPANY THE	0.01%	\$7,036	\$9,593	\$11,332	-\$1,437	-14.98%
115	BERKLEY REGIONAL INSURANCE COMPANY	0.01%	\$7,004	\$5,980	\$0	\$604	10.10%
116	NATIONAL FARMERS UNION PRO & CAS CO	0.01%	\$6,510	\$5,381	\$0	\$7	0.13%
117	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$6,374	\$7,288	\$0	\$0	0.00%
118	CUMIS INSURANCE SOCIETY INC	0.01%	\$6,289	\$6,289	\$0	-\$634	-10.08%
119	HARCO NATIONAL INSURANCE COMPANY	0.01%	\$6,025	\$5,713	\$0	-\$412	-7.21%
120	SENTRY SELECT INSURANCE COMPANY	0.01%	\$5,975	\$4,660	\$0	\$0	0.00%
121	AMERICAN GUARANTEE & LIABILITY INS CO	0.01%	\$5,020	\$8,015	\$39,700	\$47,977	598.59%
122	AMERICAN RELIABLE INSURANCE COMPANY	0.01%	\$4,978	\$4,978	\$0	-\$525	-10.55%
123	SECURITY INSURANCE COMPANY OF HARTFORD	0.01%	\$4,725	\$4,725	\$0	-\$570	-12.06%
124	GREAT AMERICAN INSURANCE COMPANY OF NEW YOI	0.01%	\$4,238	\$1,273	\$0	-\$3,068	-241.01%
125	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$4,141	\$7,293	\$2,673	\$2,673	36.65%
126	U S SPECIALTY INSURANCE COMPANY	0.01%	\$3,900	\$992	\$0	\$851	85.79%
127	COLONIAL AMERICAN CASUALTY AND SURETY C	0.01%	\$3,690	\$3,690	\$0	-\$301	-8.16%
128	STAR INSURANCE COMPANY	0.01%	\$3,650	\$2,970	-\$3,000	-\$4,965	-167.17%
129	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$3,504	\$3,836	-\$428	-\$765	-19.94%
130	ATLANTIC MUTUAL INSURANCE COMPANY	0.01%	\$3,488	\$3,521	\$0	\$263,494	7483.50%



**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - SURETY**

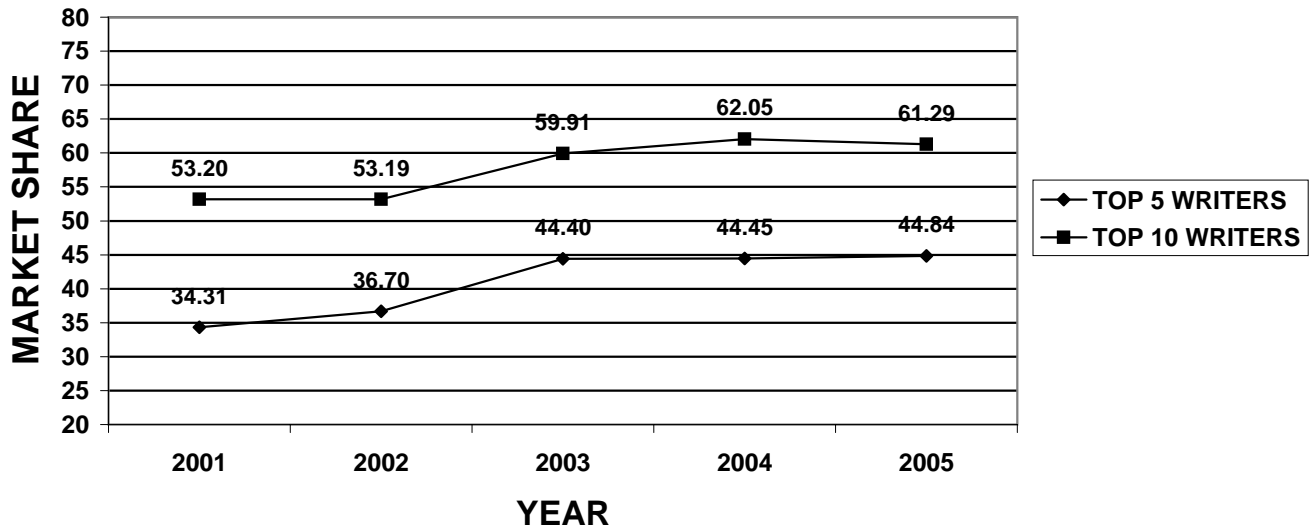
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$2,712	\$3,194	\$20,000	\$62,972	1971.57%
132	SELECTIVE INSURANCE COMPANY OF AMERICA	0.00%	\$2,679	\$7,779	\$0	\$418	5.37%
133	SENECA INSURANCE COMPANY INC	0.00%	\$2,455	\$2,127	\$0	\$0	0.00%
134	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$2,395	\$2,395	\$0	\$7,090	296.03%
135	AMERICAN SOUTHERN INSURANCE COMPANY	0.00%	\$2,207	\$802	\$0	\$0	0.00%
136	GENERAL INSURANCE CO OF AMERICA	0.00%	\$2,132	\$71,715	\$0	\$3,000	4.18%
137	PIONEER GENERAL INSURANCE COMPANY	0.00%	\$2,060	\$1,443	\$0	\$182	12.61%
138	CHEROKEE INSURANCE COMPANY	0.00%	\$2,000	\$1,058	\$0	\$0	0.00%
139	GREAT WEST CASUALTY COMPANY	0.00%	\$1,450	\$391	\$0	\$0	0.00%
140	MID CENTURY INSURANCE COMPANY	0.00%	\$1,248	\$2,589	\$0	\$0	0.00%
141	BITUMINOUS CASUALTY CORPORATION	0.00%	\$1,025	\$10,774	\$0	\$5,000	46.41%
142	FARMINGTON CASUALTY COMPANY	0.00%	\$850	\$850	\$0	-\$4,707	-553.76%
143	SHELTER GENERAL INS CO	0.00%	\$720	\$735	\$90	\$90	12.24%
144	WEST AMERICAN INSURANCE COMPANY	0.00%	\$700	\$263	\$0	-\$76	-28.90%
145	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	\$540	\$573	\$0	\$544	94.94%
146	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$413	\$381	\$0	-\$87	-22.83%
147	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$400	\$472	\$0	\$18,713	3964.62%
148	MASSACHUSETTS BAY INS CO	0.00%	\$250	\$3,446	\$0	-\$907	-26.32%
149	TIG INSURANCE COMPANY	0.00%	\$239	\$239	-\$11,634	-\$12,634	-5286.19%
150	BAR PLAN MUTUAL INSURANCE CO THE	0.00%	\$161	\$73	\$0	\$0	0.00%
151	NATIONAL GRANGE MUTUAL INSURANCE COMPANY	0.00%	\$150	\$37	\$0	\$10	27.03%
152	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$116	\$5,094	\$0	-\$76	-1.49%
153	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$110	\$100	\$0	\$12	12.00%
154	ALLIED PROPERTY & CASUALTY INS CO	0.00%	\$100	\$6	\$0	\$0	0.00%
155	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	\$100	\$276	\$0	-\$14	-5.07%
156	STATE FARM GENERAL INSURANCE CO	0.00%	\$100	\$17	-\$4,500	-\$4,500	-26470.59%
157	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$50	\$31	\$0	\$10	32.26%
158	MARYLAND CASUALTY COMPANY	0.00%	\$50	\$50	\$0	-\$14	-28.00%
159	ONEBEACON INSURANCE COMPANY	0.00%	\$5	\$33	\$0	-\$88	-266.67%
160	ACE PROPERTY AND CASUALTY INSURANCE COMPAN	0.00%	\$0	\$0	\$0	-\$1,618	N/A
161	ALLSTATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$268	N/A
162	AMERICAN ALTERNATIVE INS CORP	0.00%	\$0	\$97	\$0	-\$180	-185.57%
163	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$0	\$0	\$0	-\$6	N/A
164	ARGONAUT GREAT CENTRAL INSURANCE CO	0.00%	\$0	\$312	-\$1,467	-\$2,467	-790.71%
165	AXA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$13,642	N/A
166	CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$247	\$0	\$91,986	37241.30%
167	COLONIAL SURETY COMPANY	0.00%	\$0	\$0	\$0	-\$21	N/A
168	DIAMOND STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4	N/A
169	EMCASCO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$22	N/A
170	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$0	\$288	-\$143,174	-\$130,630	-45357.64%
171	EMPLOYERS REINSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$295	N/A
172	FEDERATED SERVICE INSURANCE COMPANY	0.00%	\$0	\$4	\$0	-\$44	-1100.00%
173	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$0	\$13	N/A
174	FIDELITY NATIONAL PROPERTY AND CASUALTY INS C	0.00%	\$0	\$61,417	\$0	\$0	0.00%
175	GEICO GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$1	N/A
176	GRANITE STATE INSURANCE COMPANY	0.00%	\$0	\$23	\$0	-\$10	-43.48%
177	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$11,222	N/A
178	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7,306	N/A
179	NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$45	N/A
180	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	-\$165,077	-\$497,558	N/A
181	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$23	N/A
182	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$917	N/A
183	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$23	\$0	-\$3,909	-16995.65%
184	ROYAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$1,957	N/A
185	ST PAUL MEDICAL LIABILITY INSURANCE CO	0.00%	\$0	\$61,749	\$0	-\$36,457	-59.04%
186	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$22	N/A
187	STATE AUTO PROPERTY & CASUALTY INS CO	0.00%	\$0	\$175	\$0	-\$2,509	-1433.71%
188	STONINGTON INSURANCE COMPANY	0.00%	\$0	\$0	-\$3,850	-\$3,850	N/A
189	T H E INSURANCE COMPANY	0.00%	\$0	\$143	\$0	\$0	0.00%
190	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$6,178	N/A
191	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	\$0	\$263	\$0	\$27	10.27%
192	ULICO CASUALTY COMPANY	0.00%	\$0	\$0	-\$4,500	-\$5,384	N/A
193	WAUSAU UNDERWRITERS INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
194	YOSEMITE INSURANCE COMPANY	0.00%	\$0	\$379	\$0	-\$54	-14.25%
195	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$19	N/A

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - SURETY**

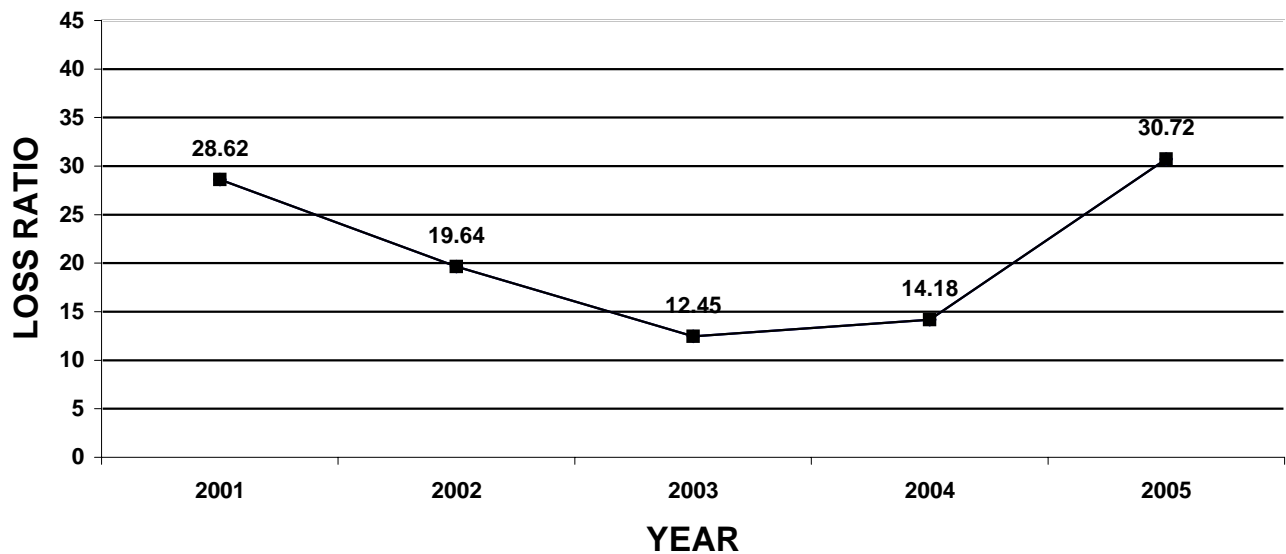
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	PEERLESS INSURANCE COMPANY	0.00%	-\$200	-\$13,096	-\$650	-\$650	4.96%
197	FIREMANS FUND INSURANCE COMPANY	0.00%	-\$1,006	\$9,550	-\$690,124	-\$749,889	-7852.24%
198	FIREMENS INSURANCE CO OF NEWARK NEW JERSEY	0.00%	-\$1,481	-\$932	\$0	\$0	0.00%
199	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	-\$2,931	-\$2,433	\$0	-\$9,771	401.60%
200	AMERICAN INTERNATIONAL SOUTH INS CO	-0.01%	-\$5,625	\$0	\$0	\$0	N/A
201	DAIMLERCHRYSLER INSURANCE COMPANY	-0.06%	-\$37,242	-\$35,657	\$0	-\$261,530	733.46%
TOTAL		100.00%	\$67,003,050	\$65,353,672	\$19,740,699	\$20,079,091	30.72%

## MISSOURI SURETY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

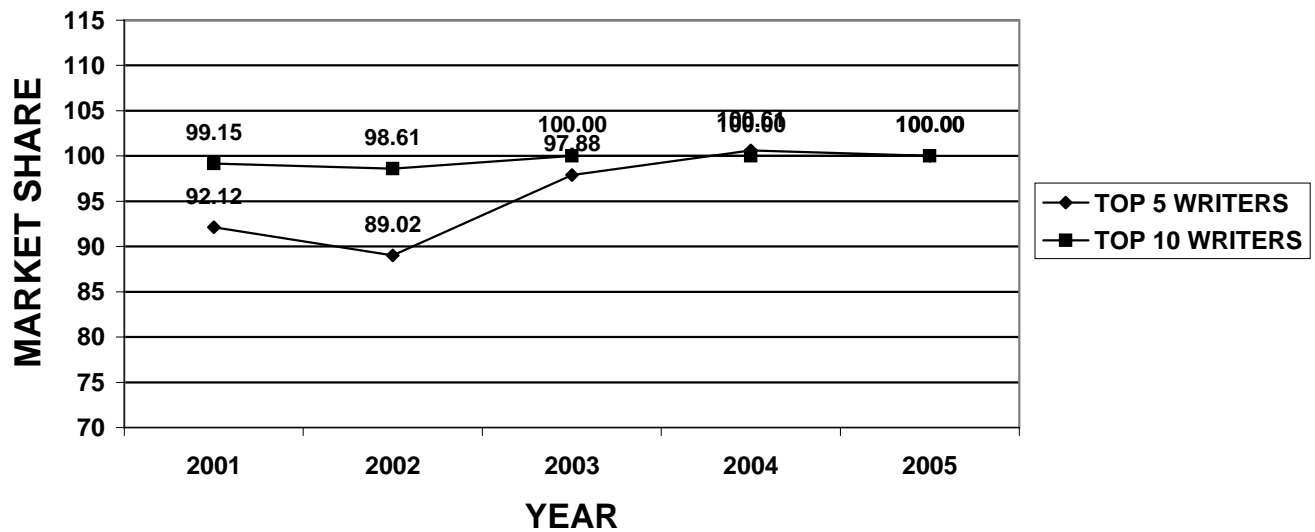


**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - GLASS**

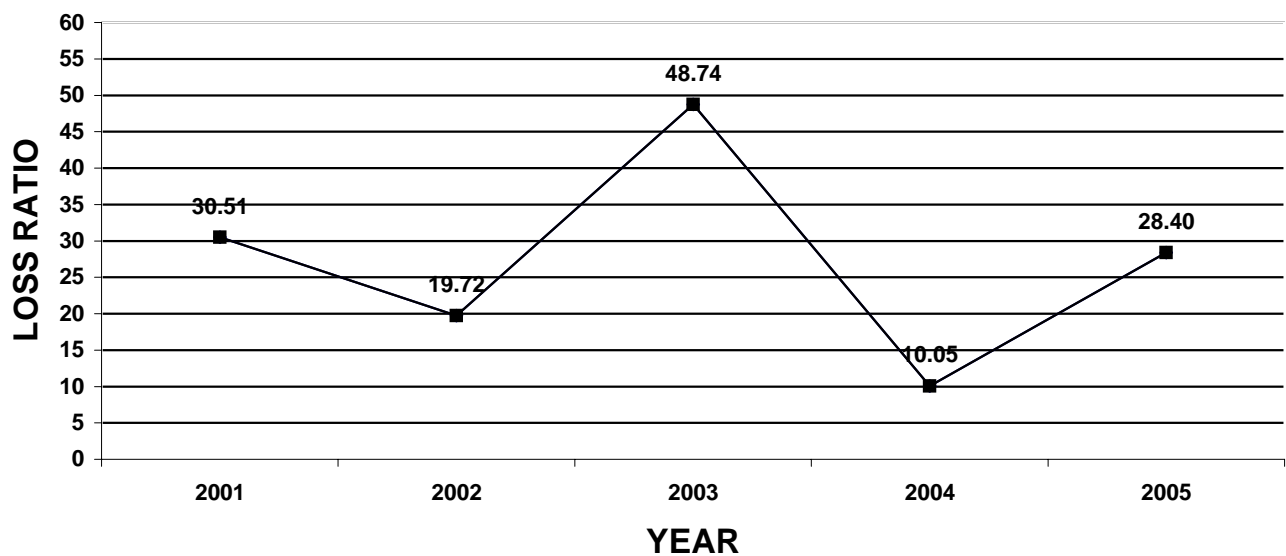
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AUTO OWNERS INSURANCE COMPANY	60.78%	\$4,501	\$4,708	\$1,645	\$1,611	34.22%
2	OWNERS INSURANCE COMPANY	29.75%	\$2,203	\$2,319	\$593	\$565	24.36%
3	OHIO CASUALTY INSURANCE COMPANY	6.75%	\$500	\$500	\$0	\$18	3.60%
4	OAK RIVER INSURANCE COMPANY	2.71%	\$201	\$202	\$0	\$0	0.00%
5	FARMERS INSURANCE EXCHANGE	0.00%	\$0	-\$14	\$0	\$0	0.00%
6	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$2	N/A
7	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$1	N/A
TOTAL		100.00%	\$7,405	\$7,715	\$2,238	\$2,191	28.40%

## MISSOURI GLASS INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BURGLARY & THEFT**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	OLD RELIABLE CASUALTY COMPANY	24.39%	\$752,873	\$754,100	\$131,622	\$117,468	15.58%
2	FEDERAL INSURANCE COMPANY	18.99%	\$586,137	\$620,358	\$0	\$472	0.08%
3	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	10.49%	\$323,665	\$349,581	\$935,488	\$900,480	257.59%
4	HARTFORD FIRE INSURANCE COMPANY	8.21%	\$253,368	\$233,204	\$706	\$15,717	6.74%
5	SHELTER MUTUAL INSURANCE CO	5.06%	\$156,193	\$161,480	\$20,600	\$22,000	13.62%
6	ST PAUL FIRE & MARINE INSURANCE CO	4.04%	\$124,644	\$103,933	\$0	\$36,458	35.08%
7	UNIVERSAL UNDERWRITERS INS CO	3.55%	\$109,674	\$117,551	\$55,055	\$54,859	46.67%
8	BENCHMARK INSURANCE COMPANY	3.25%	\$100,461	\$95,740	\$29,013	\$29,013	30.30%
9	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	2.77%	\$85,629	\$80,019	\$0	-\$1,387	-1.73%
10	SEABOARD SURETY COMPANY	2.11%	\$64,992	-\$128,332	\$0	\$0	0.00%
11	UNITED FIRE AND CASUALTY COMPANY	1.94%	\$59,824	\$56,269	-\$3,600	-\$2,100	-3.73%
12	NATIONWIDE MUTUAL INSURANCE COMPANY	1.80%	\$55,414	\$36,201	\$0	-\$467	-1.29%
13	HARCO NATIONAL INSURANCE COMPANY	1.19%	\$36,592	\$33,969	\$0	\$3,517	10.35%
14	CINCINNATI INS CO THE	0.91%	\$27,990	\$20,581	\$0	\$0	0.00%
15	EXECUTIVE RISK INDEMNITY INC	0.82%	\$25,429	\$24,483	\$0	\$725	2.96%
16	FEDERATED MUTUAL INSURANCE COMPANY	0.73%	\$22,441	\$23,036	\$27	-\$28	-0.12%
17	NATIONAL FARMERS UNION PRO & CAS CO	0.68%	\$21,069	\$21,133	\$0	\$12	0.06%
18	FIDELITY AND DEPOSIT CO MARYLAND	0.60%	\$18,422	\$19,406	\$0	-\$4	-0.02%
19	SENTRY SELECT INSURANCE COMPANY	0.59%	\$18,276	\$18,989	\$0	\$61	0.32%
20	ZURICH AMERICAN INSURANCE COMPANY	0.44%	\$13,619	\$9,581	\$0	\$0	0.00%
21	ADDISON INSURANCE COMPANY	0.43%	\$13,393	\$11,362	\$0	\$0	0.00%
22	STATE AUTO PROPERTY & CASUALTY INS CO	0.41%	\$12,699	\$15,688	\$0	\$1,689	10.77%
23	EMPIRE FIRE AND MARINE INSURANCE CO	0.38%	\$11,621	\$9,447	\$0	-\$1,315	-13.92%
24	XL INSURANCE AMERICA INC	0.34%	\$10,444	\$8,016	\$0	\$387	4.83%
25	INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.33%	\$10,262	\$10,137	\$456	\$456	4.50%
26	FEDERATED SERVICE INSURANCE COMPANY	0.33%	\$10,082	\$10,199	\$600	\$506	4.96%
27	EMPLOYERS MUTUAL CASUALTY COMPANY	0.32%	\$9,809	\$10,445	\$0	-\$7	-0.07%
28	SHELTER GENERAL INS CO	0.31%	\$9,597	\$9,752	\$2,324	\$2,005	20.56%
29	LIBERTY MUTUAL INSURANCE COMPANY	0.28%	\$8,744	\$10,752	\$11,238	\$13,817	128.51%
30	FEDERATED RURAL ELECTRIC INS EXCHANGE	0.25%	\$7,617	\$7,684	\$0	\$0	0.00%
31	RIVERPORT INSURANCE COMPANY	0.24%	\$7,470	\$2,192	\$0	\$7,750	353.56%
32	OWNERS INSURANCE COMPANY	0.22%	\$6,935	\$5,090	\$0	\$44	0.86%
33	COOPERATIVE MUTUAL INSURANCE COMPANY	0.22%	\$6,798	\$6,940	\$700	\$700	10.09%
34	TWIN CITY FIRE INS CO	0.21%	\$6,438	\$1,656	\$0	\$9,044	546.14%
35	GREAT AMERICAN ASSURANCE COMPANY	0.20%	\$6,307	\$7,208	\$0	-\$46	-0.64%
36	TRAVELERS CASUALTY AND SURETY CO	0.19%	\$5,824	\$4,825	\$0	-\$1,197	-24.81%
37	AMERICAN STATES INSURANCE COMPANY	0.19%	\$5,815	\$4,359	\$9,418	\$9,220	211.52%
38	NATIONWIDE AGRIBUSINESS INS CO	0.14%	\$4,275	\$3,026	\$0	\$144	4.76%
39	ST PAUL GUARDIAN INSURANCE COMPANY	0.13%	\$4,134	\$4,042	\$0	\$1,086	26.87%
40	ACUITY A MUTUAL INSURANCE COMPANY	0.12%	\$3,767	\$2,803	\$0	\$0	0.00%
41	WESTCHESTER FIRE INSURANCE COMPANY	0.12%	\$3,742	\$2,809	\$0	\$1,221	43.47%
42	RLI INSURANCE COMPANY	0.12%	\$3,636	\$4,341	\$0	\$159	3.66%
43	GENERAL CASUALTY CO OF WISCONSIN	0.12%	\$3,614	\$4,151	\$0	\$264	6.36%
44	AMERICAN ZURICH INSURANCE COMPANY	0.11%	\$3,543	\$7,750	\$0	\$0	0.00%
45	GREAT NORTHERN INSURANCE COMPANY	0.11%	\$3,538	\$1,988	\$0	\$441	22.18%
46	FARMLAND MUTUAL INSURANCE COMPANY	0.10%	\$3,234	\$3,035	\$0	\$59	1.94%
47	AUTO OWNERS INSURANCE COMPANY	0.09%	\$2,897	\$3,635	\$2,235	\$2,003	55.10%
48	GRINNELL MUTUAL REINSURANCE COMPANY	0.08%	\$2,476	\$2,540	\$0	-\$1	-0.04%
49	LIBERTY MUTUAL FIRE INSURANCE CO	0.08%	\$2,431	\$857	\$0	\$14	1.63%
50	WESTPORT INSURANCE CORPORATION	0.08%	\$2,426	\$2,408	\$0	-\$61	-2.53%
51	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.08%	\$2,336	\$2,101	\$0	-\$414	-19.70%
52	AMERISURE MUTUAL INSURANCE COMPANY	0.07%	\$2,289	\$2,299	\$0	-\$40	-1.74%
53	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.06%	\$1,762	\$1,787	\$0	\$2,948	164.97%
54	REGENT INSURANCE COMPANY	0.05%	\$1,617	\$1,867	\$0	\$0	0.00%
55	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.05%	\$1,602	\$1,602	\$0	\$0	0.00%
56	AUTOMOBILE INS CO OF HARTFORD CT	0.05%	\$1,558	\$1,755	\$0	-\$18	-1.03%
57	BITUMINOUS CASUALTY CORPORATION	0.05%	\$1,555	\$972	\$0	\$3,900	401.23%
58	MIDWESTERN INDEMNITY COMPANY THE	0.05%	\$1,528	\$1,073	\$0	\$9	0.84%
59	QBE INSURANCE CORPORATION	0.05%	\$1,528	\$1,531	\$0	\$12	0.78%
60	SELECTIVE INSURANCE CO OF S CAROLINA	0.05%	\$1,417	\$1,459	\$0	\$0	0.00%
61	CONTINENTAL CASUALTY COMPANY	0.05%	\$1,390	\$1,821	\$0	\$0	0.00%
62	SENTRY INSURANCE A MUTUAL COMPANY	0.04%	\$1,143	\$932	\$0	\$0	0.00%
63	TRAVELERS INDEMNITY COMPANY	0.03%	\$981	\$5,522	\$0	\$9,698	175.62%
64	TRANSPORTATION INSURANCE COMPANY	0.03%	\$958	\$878	\$0	\$0	0.00%
65	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.03%	\$945	\$1,025	\$0	\$0	0.00%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BURGLARY & THEFT**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	NORTHLAND INSURANCE COMPANY	0.03%	\$944	\$1,074	\$0	\$382	35.57%
67	ALLSTATE INSURANCE COMPANY	0.03%	\$919	\$955	\$0	-\$211	-22.09%
68	ACE AMERICAN INSURANCE COMPANY	0.03%	\$871	\$656	\$0	\$252	38.41%
69	TRAVELERS INDEMNITY CO OF AMERICA	0.02%	\$771	\$921	\$0	\$339	36.81%
70	COLUMBIA MUTUAL INSURANCE CO	0.02%	\$750	\$719	\$0	\$0	0.00%
71	ST PAUL MERCURY INSURANCE COMPANY	0.02%	\$735	\$3,373	\$0	-\$424	-12.57%
72	BANCINSURE INC	0.02%	\$633	\$1,250	\$0	\$0	0.00%
73	OHIO CASUALTY INSURANCE COMPANY	0.02%	\$623	\$735	\$0	\$17	2.31%
74	NETHERLANDS INSURANCE COMPANY THE	0.02%	\$596	\$78	\$0	-\$5	-6.41%
75	FARMINGTON CASUALTY COMPANY	0.02%	\$500	\$500	\$0	-\$104	-20.80%
76	WESTFIELD INSURANCE COMPANY	0.02%	\$495	\$88	\$0	\$1	1.14%
77	AMERICAN FAMILY MUTUAL INS CO	0.02%	\$472	\$472	\$2,250	\$2,250	476.69%
78	FAIRMONT SPECIALTY INSURANCE COMPANY	0.01%	\$449	\$233	\$0	\$0	0.00%
79	PEERLESS INSURANCE COMPANY	0.01%	\$425	\$809	\$0	-\$13	-1.61%
80	AMERICAN CASUALTY CO OF READING PA	0.01%	\$403	\$376	\$0	\$0	0.00%
81	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.01%	\$391	\$316	-\$600	-\$629	-199.05%
82	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.01%	\$340	\$346	\$0	-\$346	-100.00%
83	HARTFORD CASUALTY INS CO	0.01%	\$339	\$339	\$0	\$0	0.00%
84	NATIONAL FIRE INS CO OF HARTFORD	0.01%	\$328	\$253	\$0	\$0	0.00%
85	VIGILANT INSURANCE COMPANY	0.01%	\$304	\$217	\$0	\$50	23.04%
86	AMERICAN INTERNATIONAL SOUTH INS CO	0.01%	\$282	\$371	\$0	\$9	2.43%
87	PACIFIC INDEMNITY COMPANY	0.01%	\$261	\$131	\$0	\$33	25.19%
88	OAK RIVER INSURANCE COMPANY	0.01%	\$260	\$238	\$0	\$0	0.00%
89	SECURA INSURANCE A MUTUAL COMPANY	0.01%	\$232	\$268	\$0	\$3	1.12%
90	NORTH POINTE INSURANCE COMPANY	0.01%	\$203	-\$352	\$0	\$0	0.00%
91	CAPITOL INDEMNITY CORPORATION	0.01%	\$200	\$200	\$0	\$4	2.00%
92	STATE AUTOMOBILE MUTUAL INS CO	0.01%	\$200	\$190	\$0	-\$5	-2.63%
93	HAWKEYE SECURITY INSURANCE COMPANY	0.01%	\$188	\$570	\$0	-\$15	-2.63%
94	DISCOVER PROPERTY AND CASUALTY INS CO	0.01%	\$185	\$210	\$0	\$243	115.71%
95	INSURANCE CORPORATION OF HANNOVER	0.01%	\$170	\$810	\$0	\$0	0.00%
96	ARCH INSURANCE COMPANY	0.01%	\$156	\$79	\$16,417	\$16,427	20793.67%
97	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	\$151	\$309	\$0	\$0	0.00%
98	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$150	\$170	\$0	\$181	106.47%
99	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$120	\$100	\$0	-\$19	-19.00%
100	ATLANTIC SPECIALTY INSURANCE COMPANY	0.00%	\$117	\$15	\$0	\$2	13.33%
101	CLARENDON NATIONAL INS CO	0.00%	\$101	\$449	\$0	-\$909	-202.45%
102	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$64	\$59	\$0	\$20	33.90%
103	CHURCH MUTUAL INSURANCE COMPANY	0.00%	\$62	\$42	\$0	\$0	0.00%
104	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$56	\$228	\$0	-\$8	-3.51%
105	UNIVERSAL UNDERWRITERS OF TEXAS INS CO	0.00%	\$42	\$42	\$0	\$2	4.76%
106	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$40	\$76	\$0	\$0	0.00%
107	GENERAL INSURANCE CO OF AMERICA	0.00%	\$20	\$13	\$0	-\$116	-892.31%
108	FARMERS ALLIANCE MUTUAL INS CO	0.00%	\$10	\$45	\$0	\$0	0.00%
109	FARMERS INSURANCE EXCHANGE	0.00%	\$8	\$8	\$0	\$0	0.00%
110	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$7	\$39	\$0	\$0	0.00%
111	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$0	\$0	\$0	\$12	N/A
112	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$10	\$0	\$0	0.00%
113	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$24	N/A
114	CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$27	N/A
115	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
116	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$41	\$0	\$232	565.85%
117	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$10	N/A
118	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$32	N/A
119	GREENWICH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$55	N/A
120	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6	N/A
121	LITITZ MUTUAL INSURANCE COMPANY	0.00%	\$0	\$51	\$0	\$0	0.00%
122	NATIONAL CASUALTY COMPANY	0.00%	\$0	-\$2	\$0	\$0	0.00%
123	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$1	N/A
124	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
125	ROYAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$534	N/A
126	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$315	N/A
127	SEATON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$25	N/A
128	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$0	\$0	-\$19	N/A
129	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$195	N/A
130	UNITED FIRE & INDEMNITY COMPANY	0.00%	\$0	\$785	\$0	\$0	0.00%

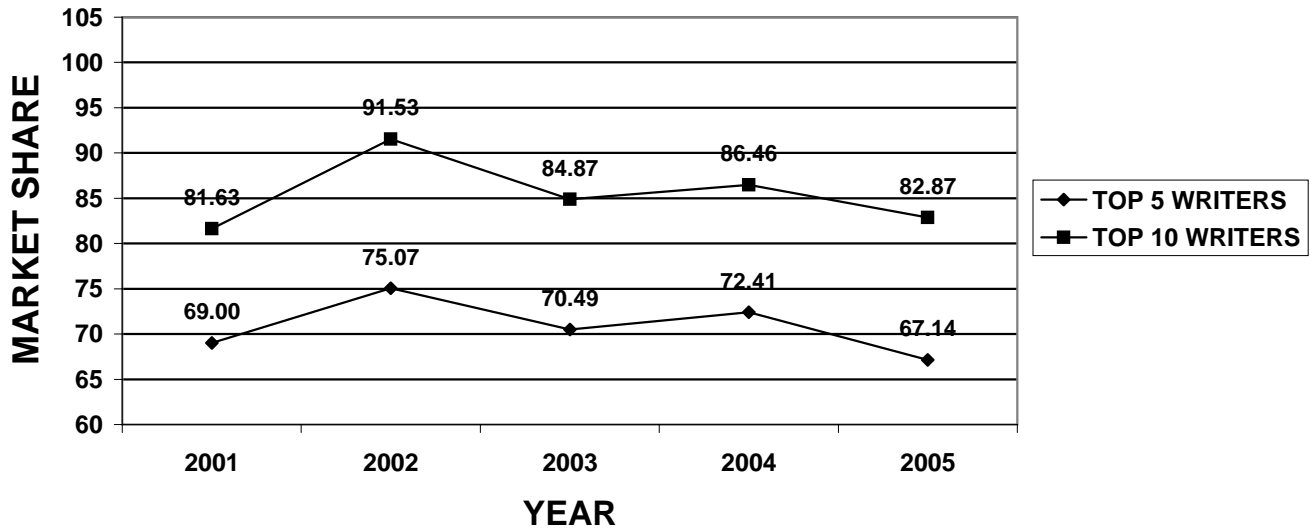
**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BURGLARY & THEFT**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	\$685	N/A
132	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$7	N/A
133	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$0	\$29	\$0	-\$5	-17.24%
134	FIREMANS FUND INSURANCE COMPANY	0.00%	-\$1	\$571	\$0	-\$27	-4.73%
135	NATIONAL SURETY CORPORATION	0.00%	-\$1	\$1,348	\$0	-\$53	-3.93%
136	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	-\$2	\$393	\$0	-\$137	-34.86%
137	AMERICAN INSURANCE COMPANY THE	0.00%	-\$2	\$186	\$0	\$26	13.98%
138	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	-\$60	-\$45	\$0	\$0	0.00%
139	TRAVELERS INDEMNITY CO OF CONNECTICUT	-0.01%	-\$188	\$1,489	\$0	\$485	32.57%
140	STANDARD FIRE INSURANCE COMPANY	-0.03%	-\$778	-\$31	\$0	-\$2	6.45%
TOTAL		100.00%	\$3,086,430	\$2,879,888	\$1,213,949	\$1,259,157	43.72%

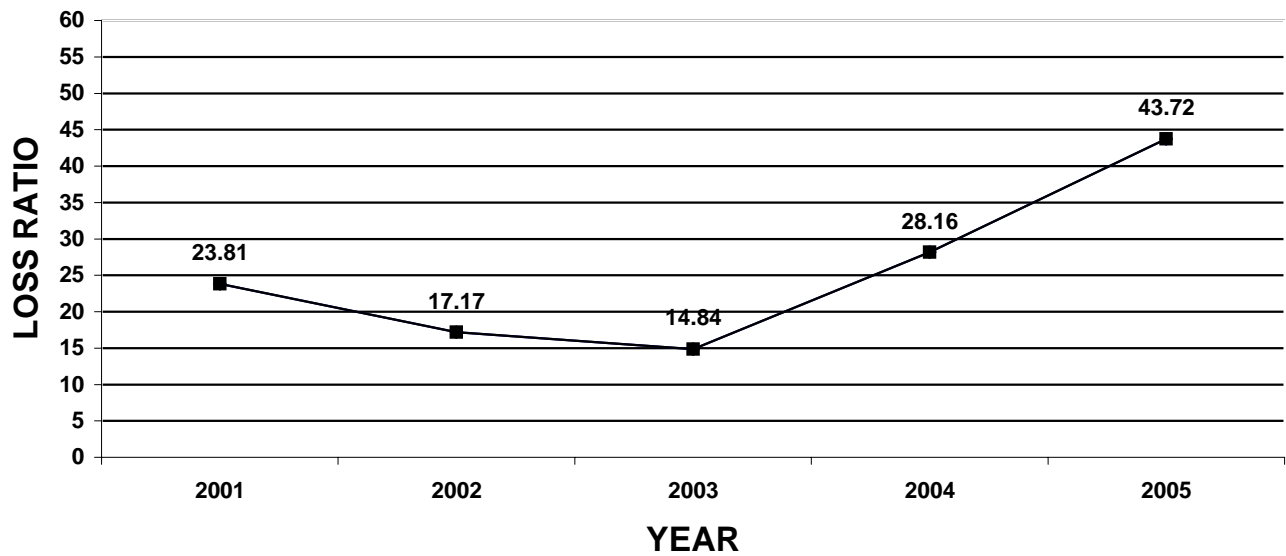


## MISSOURI BURGLARY & THEFT INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BOILER & MACHINERY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FACTORY MUTUAL INSURANCE COMPANY	27.15%	\$5,530,696	\$5,139,423	\$1,009,669	\$1,435,133	27.92%
2	HARTFORD STEAM BOILER INSPECTION & INS	10.86%	\$2,212,053	\$2,294,222	\$379,903	\$175,868	7.67%
3	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	6.81%	\$1,387,935	\$1,343,465	\$8,465	\$27,564	2.05%
4	FEDERAL INSURANCE COMPANY	5.98%	\$1,218,767	\$1,311,744	\$140,791	\$243,045	18.53%
5	CONTINENTAL CASUALTY COMPANY	4.96%	\$1,009,766	\$1,408,569	\$241,538	-\$1,089,387	-77.34%
6	ZURICH AMERICAN INSURANCE COMPANY	4.68%	\$952,540	\$882,564	\$0	-\$44,971	-5.10%
7	UNIVERSAL UNDERWRITERS INS CO	3.79%	\$771,717	\$815,183	\$0	-\$3,146	-0.39%
8	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	3.34%	\$679,836	\$917,521	\$0	\$61,191	6.67%
9	AFFILIATED FM INSURANCE COMPANY	3.30%	\$672,360	\$733,918	\$429,891	\$568,457	77.46%
10	CINCINNATI INS CO THE	2.34%	\$476,800	\$505,272	\$56,444	\$55,489	10.98%
11	AMCO INSURANCE COMPANY	1.93%	\$392,885	\$354,203	\$80,902	\$109,198	30.83%
12	FEDERATED MUTUAL INSURANCE COMPANY	1.84%	\$374,296	\$390,370	\$39,355	\$33,855	8.67%
13	PHOENIX INSURANCE COMPANY THE	1.76%	\$358,264	\$419,080	\$27,925	\$18,445	4.40%
14	GREAT NORTHERN INSURANCE COMPANY	1.71%	\$348,708	\$323,120	\$6,303	\$7,122	2.20%
15	TRAVELERS INDEMNITY COMPANY	1.70%	\$346,897	\$352,569	-\$88,876	-\$92,837	-26.33%
16	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	1.66%	\$338,822	\$291,899	\$0	\$46,439	15.91%
17	CONTINENTAL WESTERN INSURANCE CO	1.59%	\$324,760	\$308,756	\$16,577	\$32,577	10.55%
18	UNITED FIRE AND CASUALTY COMPANY	1.45%	\$294,531	\$289,921	\$5,143	\$7,143	2.46%
19	BROTHERHOOD MUTUAL INSURANCE CO	1.13%	\$229,392	\$228,965	\$10,891	\$9,841	4.30%
20	EMPLOYERS MUTUAL CASUALTY COMPANY	1.07%	\$217,392	\$213,733	\$73,904	\$77,835	36.42%
21	AMERICAN GUARANTEE & LIABILITY INS CO	1.04%	\$212,106	\$225,557	\$0	\$246,061	109.09%
22	ST PAUL FIRE & MARINE INSURANCE CO	0.81%	\$164,274	\$194,218	\$12,394	-\$231,412	-119.15%
23	SECURA INSURANCE A MUTUAL COMPANY	0.70%	\$143,433	\$137,298	\$140,567	\$134,539	97.99%
24	HARTFORD FIRE INSURANCE COMPANY	0.66%	\$133,789	\$127,942	\$62,691	\$95,414	74.58%
25	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.54%	\$110,906	\$130,008	\$24,099	\$4,358	3.35%
26	VIGILANT INSURANCE COMPANY	0.48%	\$98,370	\$106,384	\$0	-\$942	-0.89%
27	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.40%	\$81,238	\$76,138	\$0	\$0	0.00%
28	AXIS REINSURANCE COMPANY	0.38%	\$78,264	\$80,831	\$0	-\$6,908	-8.55%
29	FEDERATED SERVICE INSURANCE COMPANY	0.37%	\$74,865	\$85,086	\$5,205	\$5,305	6.23%
30	ACUITY A MUTUAL INSURANCE COMPANY	0.37%	\$74,803	\$58,314	\$0	\$0	0.00%
31	XL INSURANCE AMERICA INC	0.36%	\$74,357	\$51,095	\$0	\$2,387	4.67%
32	ADDISON INSURANCE COMPANY	0.36%	\$73,047	\$69,474	\$19,092	\$19,092	27.48%
33	STATE AUTO PROPERTY & CASUALTY INS CO	0.28%	\$56,631	\$66,442	\$20,863	\$21,702	32.66%
34	PACIFIC INDEMNITY COMPANY	0.26%	\$52,087	\$57,206	\$0	-\$791	-1.38%
35	UNITED STATES FIDELITY & GUARANTY CO	0.25%	\$50,306	\$68,399	\$0	-\$33,626	-49.16%
36	AMERICAN ZURICH INSURANCE COMPANY	0.24%	\$48,013	\$46,363	\$0	-\$547	-1.18%
37	TRUCK INSURANCE EXCHANGE	0.23%	\$47,258	\$47,258	\$11,861	\$15,737	33.30%
38	DISCOVER PROPERTY AND CASUALTY INS CO	0.19%	\$38,026	\$36,312	\$0	\$21,826	60.11%
39	FIDELITY & GUARANTY INS UNDERWRITERS	0.18%	\$36,549	\$56,700	\$4,015	-\$26,545	-46.82%
40	FIREMANS FUND INSURANCE COMPANY	0.17%	\$35,042	\$32,955	\$0	\$48,669	147.68%
41	NATIONWIDE MUTUAL INSURANCE COMPANY	0.16%	\$32,462	\$29,327	-\$2,342	-\$3,041	-10.37%
42	CHARTER OAK FIRE INSURANCE CO THE	0.16%	\$32,191	\$36,448	\$0	-\$2,962	-8.13%
43	WESTPORT INSURANCE CORPORATION	0.15%	\$29,608	\$48,236	\$0	\$26,000	53.90%
44	VERLAN FIRE INSURANCE COMPANY	0.14%	\$29,056	\$26,007	\$0	\$0	0.00%
45	ST PAUL MERCURY INSURANCE COMPANY	0.13%	\$27,335	\$48,995	\$4,239	-\$88,666	-180.97%
46	FLORISTS MUTUAL INSURANCE COMPANY	0.13%	\$26,602	\$25,593	\$0	\$0	0.00%
47	TRAVELERS INDEMNITY CO OF AMERICA	0.12%	\$24,658	\$38,955	\$0	-\$832	-2.14%
48	FIDELITY AND GUARANTY INSURANCE COMPANY	0.12%	\$24,011	\$35,855	\$0	-\$31,354	-87.45%
49	BIRMINGHAM FIRE INS CO OF PA	0.11%	\$22,340	\$9,221	\$0	\$1,383	15.00%
50	INSURANCE CORPORATION OF HANNOVER	0.11%	\$21,749	\$14,297	\$0	\$3,051	21.34%
51	ST PAUL GUARDIAN INSURANCE COMPANY	0.09%	\$18,191	\$59,798	\$0	-\$90,095	-150.67%
52	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.08%	\$15,690	\$13,037	\$0	\$0	0.00%
53	STONINGTON INSURANCE COMPANY	0.08%	\$15,446	\$8,066	\$0	\$4,395	54.49%
54	BANCINSURE INC	0.07%	\$14,643	\$15,128	\$0	\$0	0.00%
55	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.07%	\$13,528	\$13,445	\$0	\$3,785	28.15%
56	ALLSTATE INSURANCE COMPANY	0.06%	\$13,216	\$14,363	\$0	-\$509	-3.54%
57	FIDELITY AND DEPOSIT CO MARYLAND	0.06%	\$13,134	\$12,236	\$0	-\$357	-2.92%
58	SELECTIVE INSURANCE CO OF S CAROLINA	0.06%	\$12,392	\$11,242	\$33,337	\$33,337	296.54%
59	ATLANTIC SPECIALTY INSURANCE COMPANY	0.06%	\$11,509	\$9,859	\$0	\$171	1.73%
60	GRANITE STATE INSURANCE COMPANY	0.06%	\$11,346	\$11,811	\$0	-\$883	-7.48%
61	AMERICAN AUTOMOBILE INSURANCE CO	0.05%	\$10,774	\$14,917	\$0	\$0	0.00%
62	FAIRMONT SPECIALTY INSURANCE COMPANY	0.05%	\$10,071	\$5,764	\$0	\$27	0.47%
63	AMERICAN STATES INSURANCE COMPANY	0.05%	\$9,970	\$11,187	\$0	-\$2,577	-23.04%
64	COOPERATIVE MUTUAL INSURANCE COMPANY	0.04%	\$8,855	\$9,119	\$0	\$0	0.00%
65	QUANTA INDEMNITY COMPANY	0.04%	\$7,867	\$1,977	\$0	\$0	0.00%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BOILER & MACHINERY**

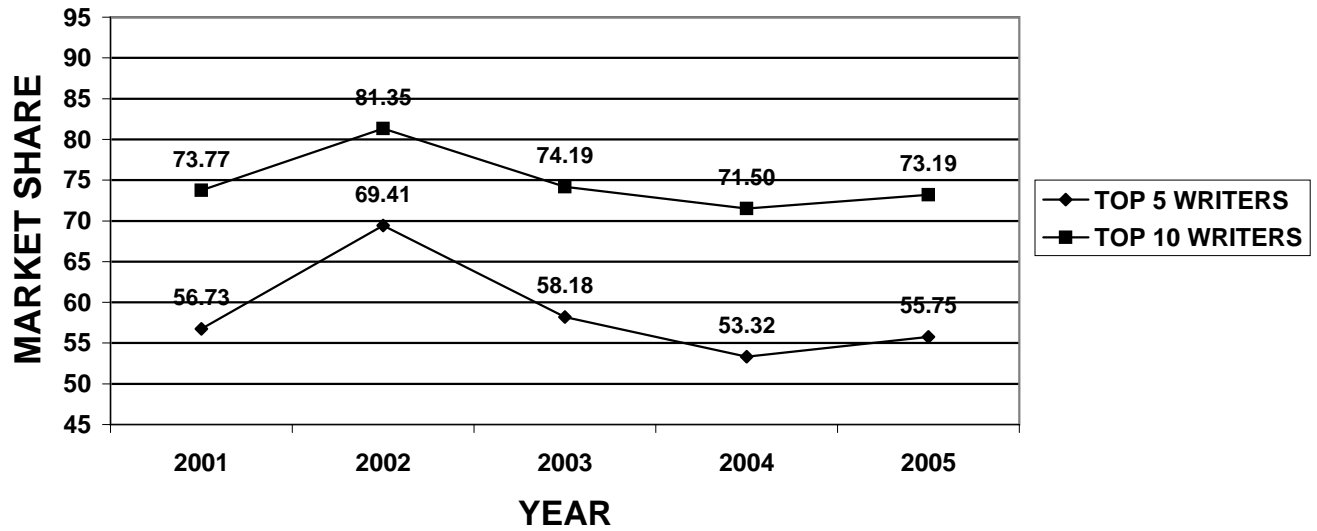
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.04%	\$7,413	\$6,680	\$0	\$5,139	76.93%
67	GENERAL INSURANCE CO OF AMERICA	0.04%	\$7,340	\$6,393	\$0	-\$1,133	-17.72%
68	NEW HAMPSHIRE INSURANCE COMPANY	0.04%	\$7,339	\$5,570	\$0	-\$1,302	-23.38%
69	OHIO CASUALTY INSURANCE COMPANY	0.03%	\$6,564	\$9,912	\$23,119	\$23,119	233.24%
70	ILLINOIS NATIONAL INSURANCE COMPANY	0.03%	\$6,373	\$8,897	\$0	\$1,030	11.58%
71	ONEBEACON INSURANCE COMPANY	0.03%	\$6,151	\$7,878	\$0	-\$232	-2.94%
72	STATE AUTOMOBILE MUTUAL INS CO	0.03%	\$6,100	\$6,457	\$0	\$116	1.80%
73	NORTH POINTE INSURANCE COMPANY	0.02%	\$5,003	\$1,705	\$0	\$0	0.00%
74	AMERICAN ECONOMY INSURANCE COMPANY	0.02%	\$4,720	\$4,929	\$0	-\$1,115	-22.62%
75	ST PAUL PROTECTIVE INSURANCE COMPANY	0.02%	\$4,146	\$998	\$0	-\$16,698	-1673.15%
76	LUMBERMENS UNDERWRITING ALLIANCE	0.02%	\$3,739	\$3,260	\$0	\$0	0.00%
77	AMERICAN CASUALTY CO OF READING PA	0.02%	\$3,621	\$3,621	\$0	\$0	0.00%
78	COLUMBIA MUTUAL INSURANCE CO	0.01%	\$2,908	\$2,093	\$0	\$0	0.00%
79	ZURICH AMERICAN INS CO OF ILLINOIS	0.01%	\$2,880	\$1,853	\$0	\$74	3.99%
80	ARCH INSURANCE COMPANY	0.01%	\$2,470	\$1,869	\$0	\$241	12.89%
81	GREAT AMERICAN ASSURANCE COMPANY	0.01%	\$2,402	\$1,585	\$0	\$0	0.00%
82	PROPERTY & CASUALTY INS CO OF HARTFORD	0.01%	\$2,313	\$2,215	\$0	-\$16	-0.72%
83	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.01%	\$2,055	\$2,163	\$0	\$0	0.00%
84	WESTFIELD INSURANCE COMPANY	0.01%	\$2,001	\$990	\$0	\$0	0.00%
85	HARTFORD CASUALTY INS CO	0.01%	\$1,941	\$1,726	\$0	-\$1	-0.06%
86	CLARENDON NATIONAL INS CO	0.01%	\$1,674	\$2,189	\$0	\$606	27.68%
87	COLONIAL AMERICAN CASUALTY AND SURETY C	0.01%	\$1,661	\$1,280	\$0	\$38	2.97%
88	TWIN CITY FIRE INS CO	0.01%	\$1,267	\$1,181	\$0	-\$8	-0.68%
89	ACE PROPERTY AND CASUALTY INSURANCE CO	0.01%	\$1,207	\$332	\$0	\$0	0.00%
90	UNIVERSAL UNDERWRITERS OF TEXAS INS CO	0.01%	\$1,205	\$1,205	\$0	\$12	1.00%
91	HARTFORD UNDERWRITERS INSURANCE CO	0.01%	\$1,183	\$1,250	\$0	-\$10	-0.80%
92	FIRST NATIONAL INS CO OF AMERICA	0.01%	\$1,123	\$674	\$0	-\$469	-69.58%
93	AMERICAN INTERNATIONAL SOUTH INS CO	0.00%	\$813	\$886	\$0	\$15	1.69%
94	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$800	\$2,399	\$0	\$0	0.00%
95	GREENWICH INSURANCE COMPANY	0.00%	\$747	\$15,906	\$0	-\$151,635	-953.32%
96	DAIMLERCHRYSLER INSURANCE COMPANY	0.00%	\$722	\$1,136	\$0	\$0	0.00%
97	MID CENTURY INSURANCE COMPANY	0.00%	\$716	\$527	\$0	\$0	0.00%
98	UNITED FIRE & INDEMNITY COMPANY	0.00%	\$647	\$6,749	\$0	\$0	0.00%
99	NATIONAL CASUALTY COMPANY	0.00%	\$500	\$500	\$0	\$21	4.20%
100	HUDSON INSURANCE COMPANY	0.00%	\$182	\$1,082	\$0	-\$1,064	-98.34%
101	NATIONAL AMERICAN INSURANCE COMPANY	0.00%	\$169	\$106	\$0	\$0	0.00%
102	SENECA INSURANCE COMPANY INC	0.00%	\$1	\$0	\$0	\$0	N/A
103	AMERICAN CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$92	N/A
104	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$7	N/A
105	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$805	N/A
106	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$68	\$0	\$47	69.12%
107	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$0	\$0	-\$716	N/A
108	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$208	N/A
109	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$5	N/A
110	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$117	N/A
111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$0	\$0	\$0	\$0	N/A
112	GERLING AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$490	N/A
113	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$1,218	N/A
114	LIBERTY INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$128	N/A
115	LIBERTY MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$481	N/A
116	MARYLAND CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$22	N/A
117	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	\$459	N/A
118	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$309	N/A
119	PEERLESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$9	N/A
120	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$34	N/A
121	ROYAL INDEMNITY COMPANY	0.00%	\$0	\$399	\$0	-\$692	-173.43%
122	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$235	N/A
123	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$0	\$0	-\$4	N/A
124	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	\$0	\$7	\$0	\$66	942.86%
125	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$2,444	\$0	\$0	0.00%
126	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$19	N/A
127	VALIANT INS CO	0.00%	\$0	\$0	\$0	\$24	N/A
128	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$280	\$0	\$0	0.00%
129	NATIONAL SURETY CORPORATION	0.00%	-\$11	\$1,609	\$0	\$0	0.00%
130	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	-\$334	\$2,128	\$61,128	\$61,128	2872.56%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BOILER & MACHINERY**

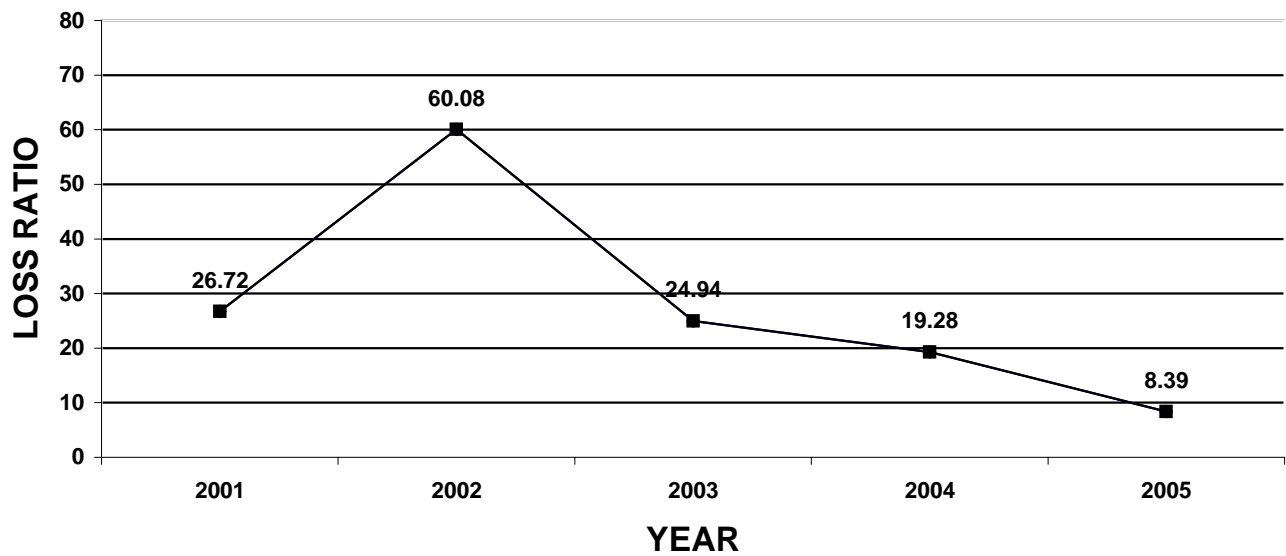
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	ACE AMERICAN INSURANCE COMPANY	-0.03%	-\$5,927	\$2,445	\$0	-\$2,006	-82.04%
	TOTAL	100.00%	\$20,374,249	\$20,930,936	\$2,859,093	\$1,756,010	8.39%

## MISSOURI BOILER & MACHINERY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

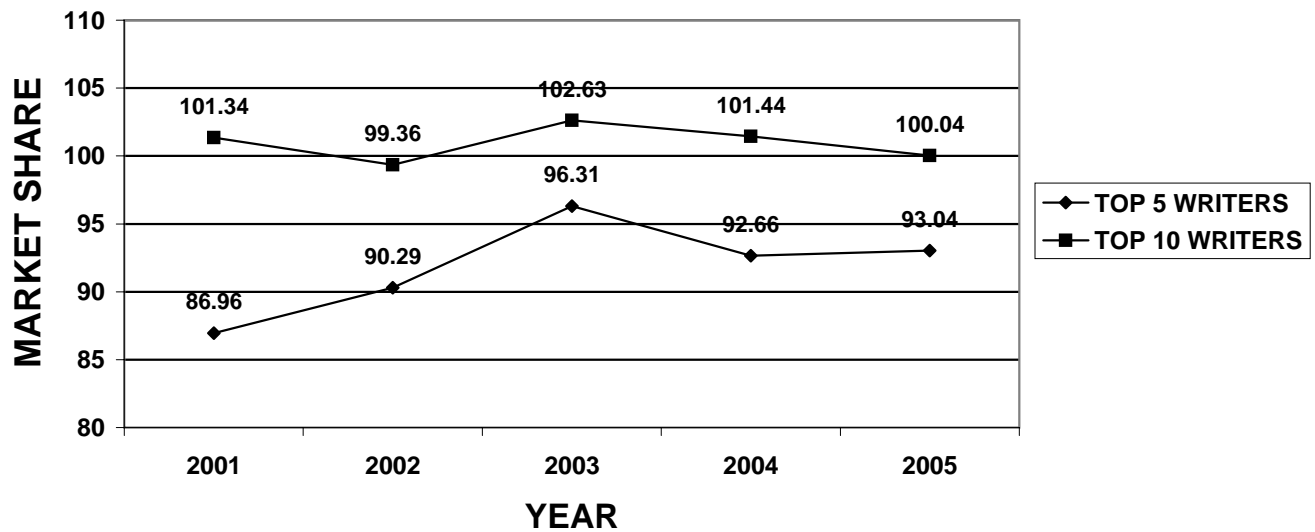


**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - CREDIT PROPERTY (Excluding V.S.I.)**

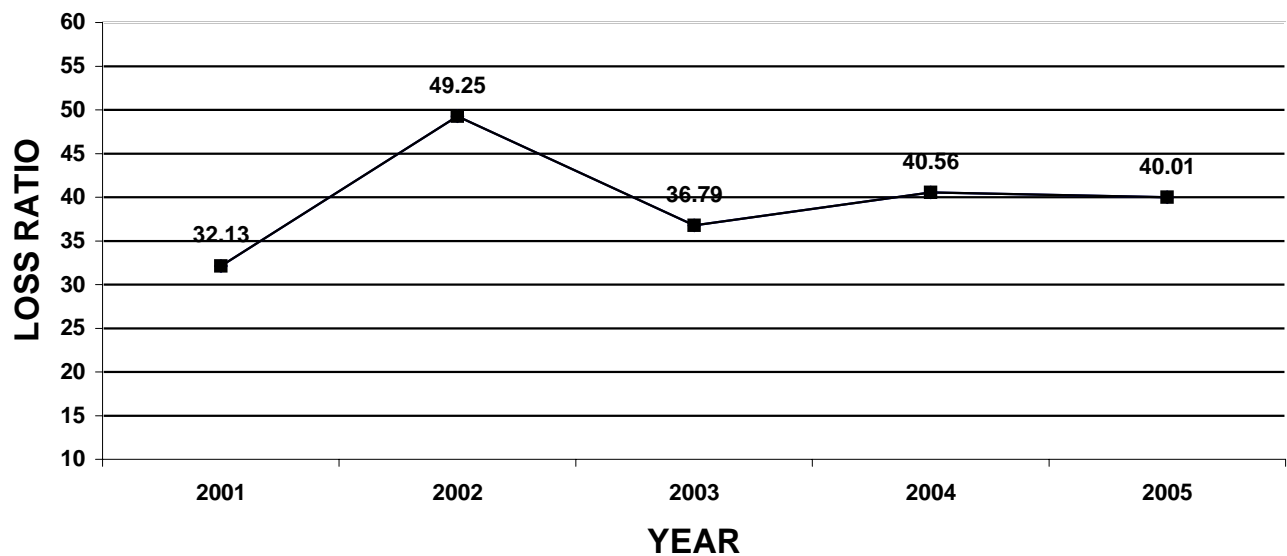
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE NATIONAL INSURANCE COMPANY INC	30.03%	\$4,104,315	\$3,592,675	\$1,456,203	\$1,554,522	43.27%
2	FIRST COLONIAL INSURANCE COMPANY	21.45%	\$2,930,840	\$857,135	\$290,196	\$675,592	78.82%
3	BALBOA INSURANCE COMPANY	19.95%	\$2,726,452	\$2,884,405	\$816,877	\$942,581	32.68%
4	AMERICAN BANKERS INS CO OF FLORIDA	17.61%	\$2,406,219	\$2,489,427	\$399,466	\$387,327	15.56%
5	ACE AMERICAN INSURANCE COMPANY	4.00%	\$547,266	\$541,871	\$15,938	-\$421,655	-77.81%
6	GREAT AMERICAN INSURANCE COMPANY	3.60%	\$491,897	\$417,876	\$1,763	\$136,595	32.69%
7	EMPLOYERS FIRE INSURANCE COMPANY	1.69%	\$230,348	\$231,091	\$138,242	\$137,305	59.42%
8	NORTHBROOK INDEMNITY CO	0.96%	\$131,364	\$1,151,365	\$1,641,425	\$1,507,742	130.95%
9	WESCO INSURANCE COMPANY	0.43%	\$58,569	\$122,182	\$37,515	\$37,886	31.01%
10	BANCINSURE INC	0.32%	\$43,951	\$43,951	\$627	-\$426	-0.97%
11	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.26%	\$35,667	\$35,687	\$5,429	\$8,438	23.64%
12	VIRGINIA SURETY COMPANY INC	0.15%	\$19,995	\$9,324	\$0	\$0	0.00%
13	INSURANCE COMPANY OF NORTH AMERICA	0.10%	\$13,256	\$13,263	\$9,377	-\$1,205	-9.09%
14	AIG PREMIER INSURANCE COMPANY	0.01%	\$1,392	\$1,392	\$0	\$27	1.94%
15	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$500	\$500	N/A
16	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$97	N/A
17	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$0	\$0	-\$331	N/A
18	COMMERCIAL GUARANTY CASUALTY INS CO	0.00%	-\$128	\$17	\$0	-\$15	-88.24%
19	LYNDON PROPERTY INSURANCE COMPANY	-0.09%	-\$12,589	\$23,388	\$31,831	\$20,689	88.46%
20	GUARANTY NATIONAL INSURANCE COMPANY	-0.19%	-\$25,315	\$16,085	\$19,337	\$7,971	49.56%
21	TRITON INSURANCE COMPANY	-0.27%	-\$37,492	\$38,933	\$5,350	-\$4,715	-12.11%
	TOTAL	100.00%	\$13,666,007	\$12,470,067	\$4,870,076	\$4,988,731	40.01%

## MISSOURI CREDIT PROPERTY (Excluding V.S.I.) INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



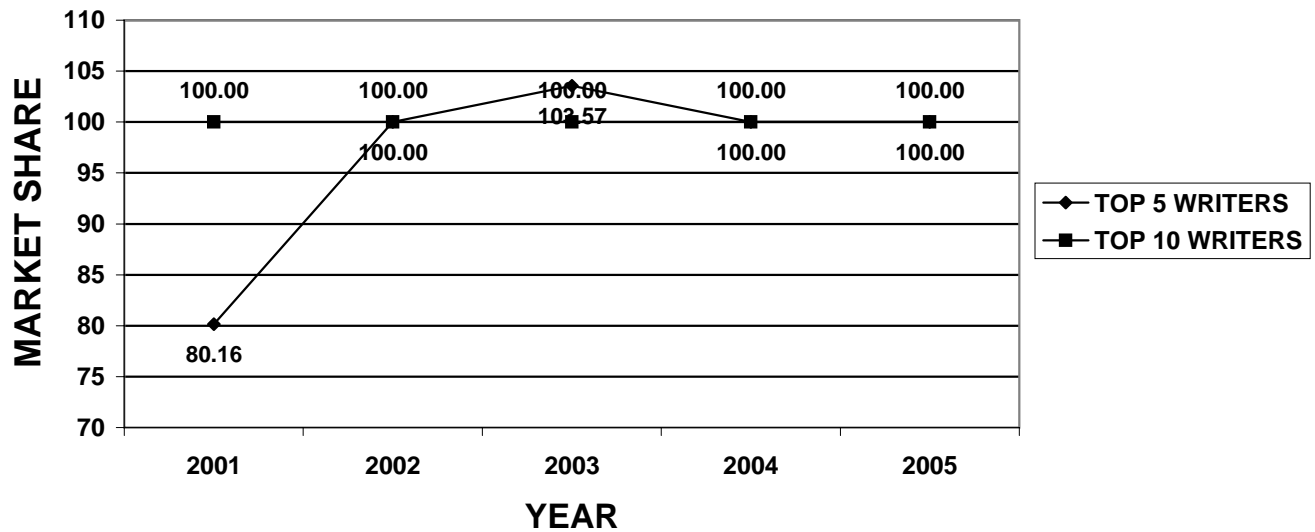
**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - CREDIT CASUALTY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	EULER HERMES AMERICAN CREDIT INDEMNITY CO	33.94%	\$1,355,017	\$1,266,558	\$125,631	\$28,374	2.24%
2	CONTINENTAL CASUALTY COMPANY	23.69%	\$945,908	\$911,360	\$426,992	\$1,323,172	145.19%
3	ATRADIUS TRADE CREDIT INSURANCE INC	18.39%	\$734,239	\$671,476	-\$67,249	\$60,441	9.00%
4	OLD REPUBLIC INSURANCE COMPANY	13.43%	\$536,418	\$523,839	\$193,001	\$318,001	60.71%
5	STONEBRIDGE CASUALTY INSURANCE COMPANY	10.55%	\$421,120	\$24,715	\$232,237	\$306,186	1238.87%
6	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	\$0	\$0	\$2,245	\$2,236	N/A
7	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$104,790	-\$94,853	N/A
TOTAL		100.00%	\$3,992,702	\$3,397,948	\$808,067	\$1,943,557	57.20%

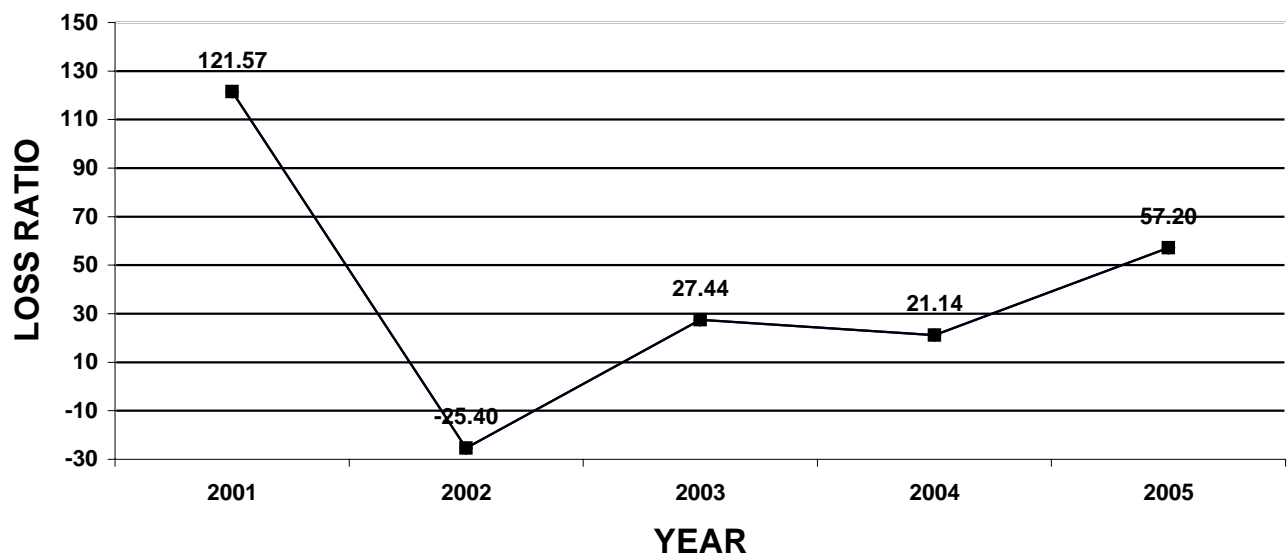


## MISSOURI CREDIT CASUALTY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

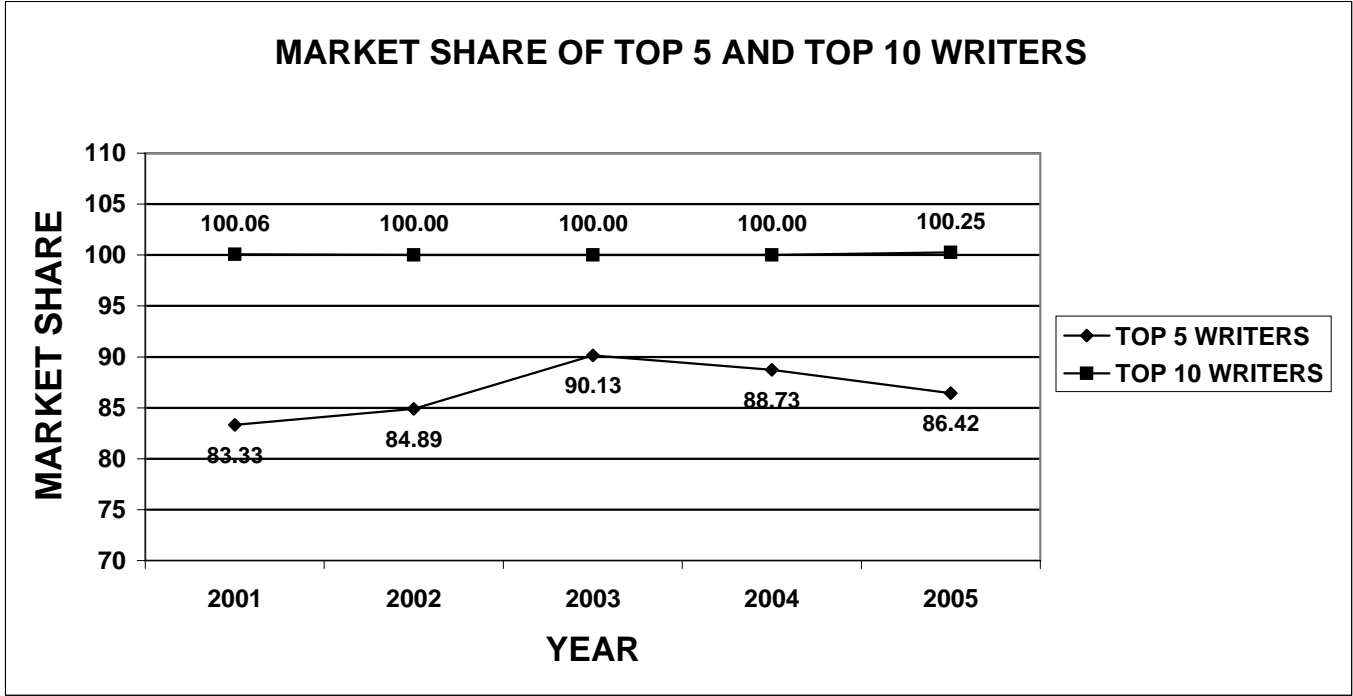


**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - CREDIT UNEMPLOYMENT**

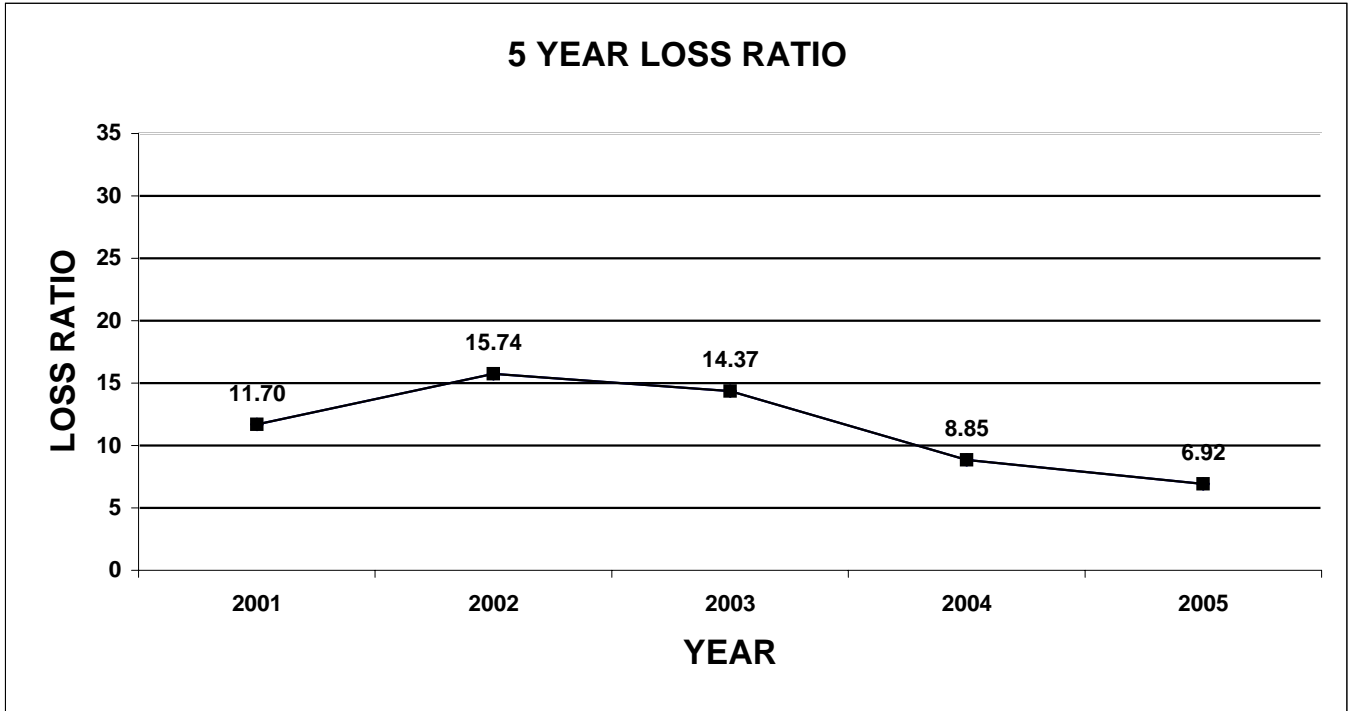
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN BANKERS INS CO OF FLORIDA	28.49%	\$1,722,587	\$1,926,936	\$232,216	\$157,535	8.18%
2	CENTRAL STATES INDEMNITY CO OF OMAHA	21.71%	\$1,312,420	\$1,312,420	\$135,396	\$116,718	8.89%
3	WESCO INSURANCE COMPANY	18.35%	\$1,109,227	\$996,490	\$85,036	\$90,854	9.12%
4	TRITON INSURANCE COMPANY	11.92%	\$720,950	\$940,102	\$145,486	-\$81,044	-8.62%
5	AMERICAN SECURITY INSURANCE COMPANY	5.96%	\$360,224	\$360,224	\$22,291	\$16,985	4.72%
6	YOSEMITE INSURANCE COMPANY	5.89%	\$356,366	\$269,085	\$33,582	\$44,117	16.40%
7	STONEBRIDGE CASUALTY INSURANCE COMPANY	4.36%	\$263,505	\$263,505	\$36,374	\$39,179	14.87%
8	BALBOA INSURANCE COMPANY	3.03%	\$183,353	\$183,353	\$19,379	\$32,927	17.96%
9	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.53%	\$32,207	\$32,207	\$1,765	\$1,765	5.48%
10	COMMERCIAL GUARANTY CASUALTY INS CO	0.00%	\$176	\$176	\$0	\$576	327.27%
11	CENTURION CASUALTY COMPANY	-0.25%	-\$14,816	\$173,184	\$41,447	\$27,447	15.85%
	TOTAL	100.00%	\$6,046,199	\$6,457,682	\$752,972	\$447,059	6.92%

MISSOURI CREDIT UNEMPLOYMENT INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

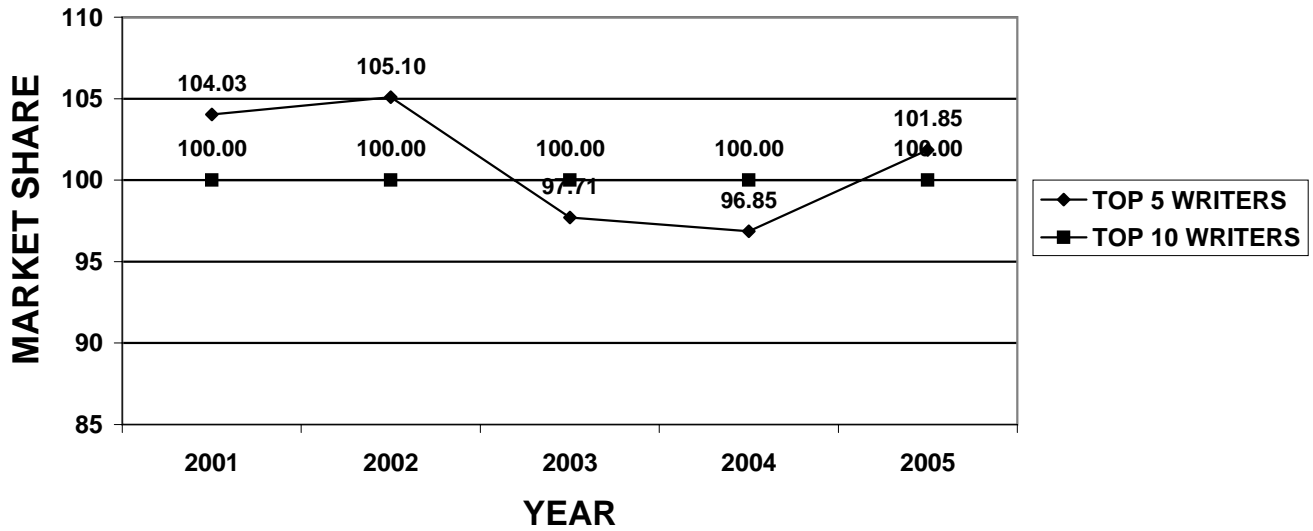


**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - VENDOR/LENDERS SINGLE INTEREST, COLLATERAL PROT. ETC.**

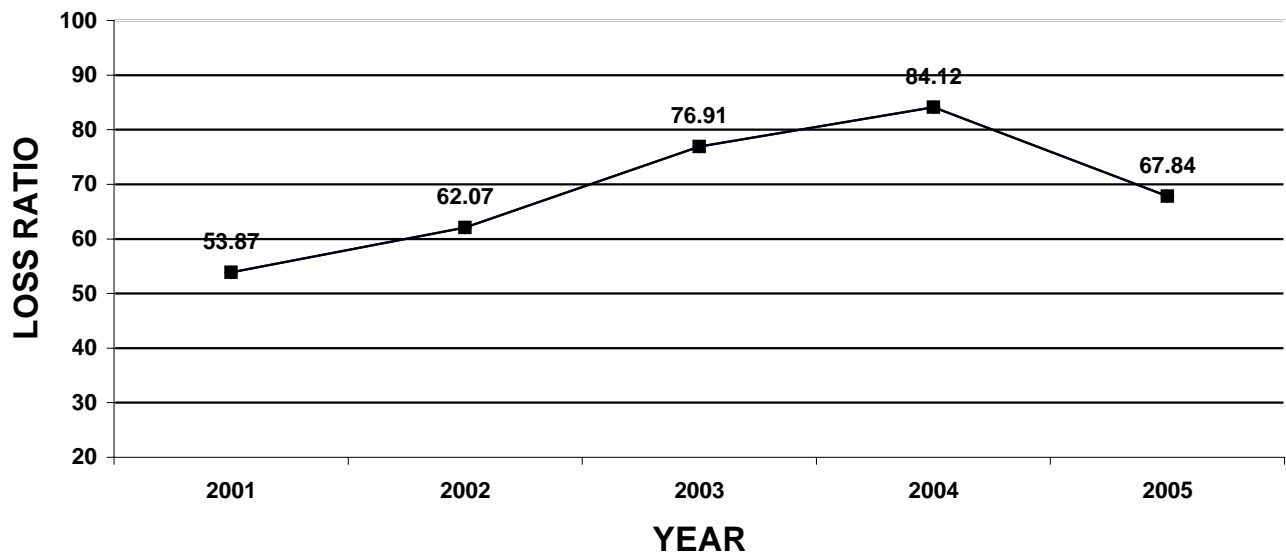
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	GREAT AMERICAN ASSURANCE COMPANY	33.73%	\$2,463,510	\$1,317,805	\$1,029,328	\$1,290,526	97.93%
2	BALBOA INSURANCE COMPANY	30.94%	\$2,259,331	\$1,400,198	\$698,034	\$759,886	54.27%
3	GREAT AMERICAN INSURANCE COMPANY	24.38%	\$1,780,791	\$1,724,912	\$985,527	\$1,308,769	75.87%
4	AMERICAN NATIONAL PROPERTY & CASUALTY C	6.96%	\$508,508	\$354,178	\$120,015	\$126,599	35.74%
5	LYNDON PROPERTY INSURANCE COMPANY	5.84%	\$426,284	\$523,880	\$248,829	\$221,595	42.30%
6	WESCO INSURANCE COMPANY	0.59%	\$43,137	\$43,137	\$87,367	\$67,646	156.82%
7	GREAT AMERICAN ALLIANCE INSURANCE CO	0.15%	\$10,903	\$762	\$0	\$0	0.00%
8	OHIO INDEMNITY COMPANY	0.05%	\$3,414	\$3,979	\$0	\$0	0.00%
9	TRITON INSURANCE COMPANY	-0.23%	-\$17,021	-\$16,881	\$2,385	\$2,365	-14.01%
10	ARCH INSURANCE COMPANY	-2.40%	-\$175,487	\$349,449	\$183,079	\$90,454	25.88%
	TOTAL	100.00%	\$7,303,370	\$5,701,419	\$3,354,564	\$3,867,840	67.84%

**MISSOURI CREDIT INSURANCE**  
(Vender/Lenders Single Interest, Collateral Protection, etc.)

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

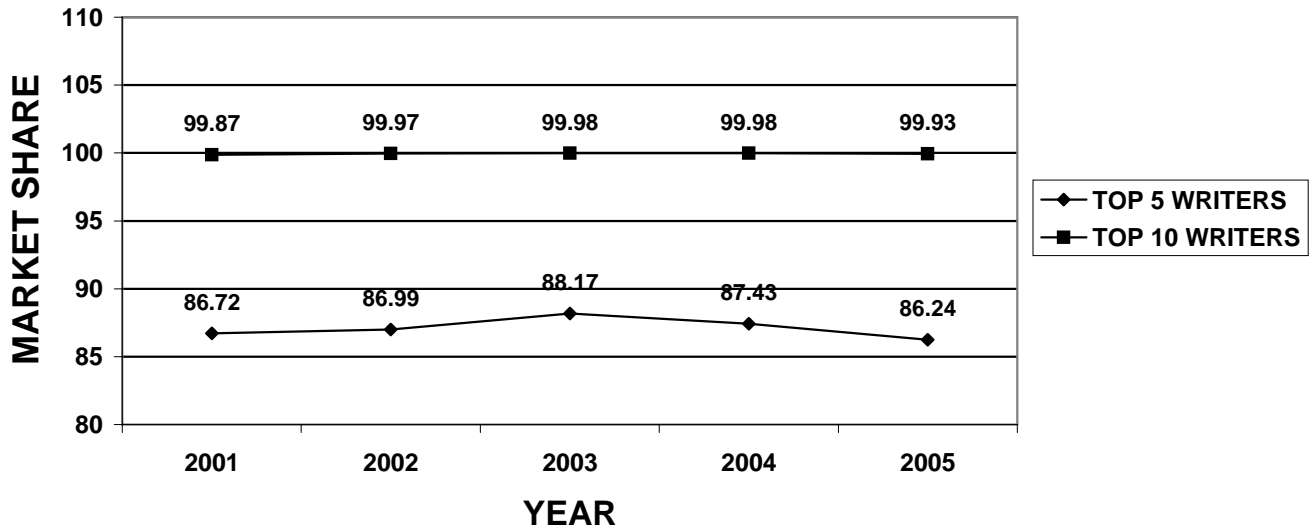


**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - MORTGAGE GUARANTY**

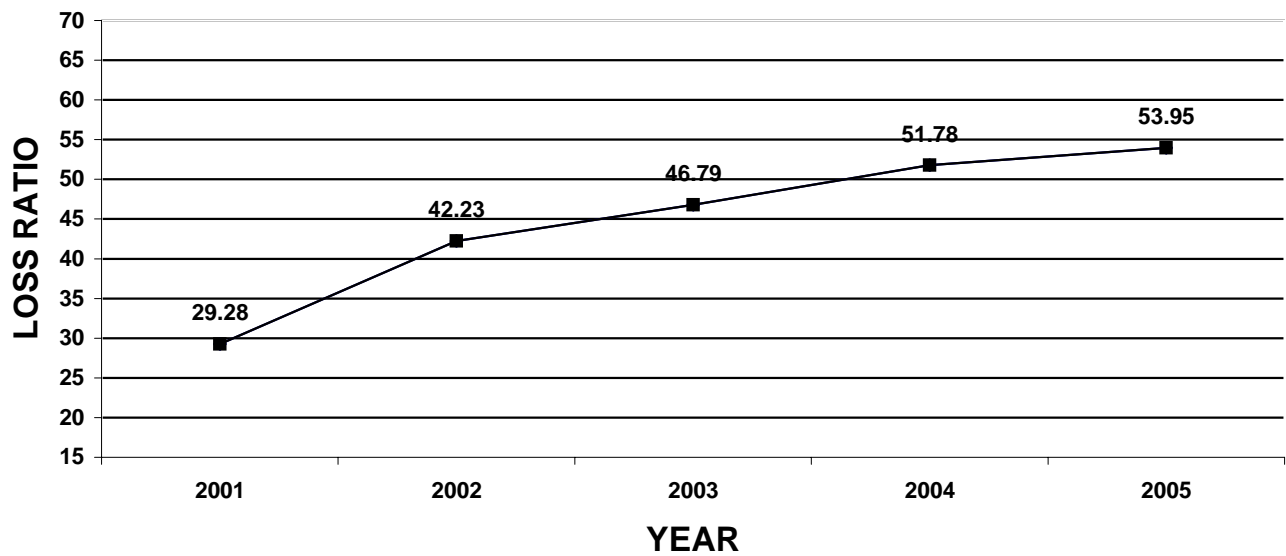
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MORTGAGE GUARANTY INS CORP	27.45%	\$25,262,672	\$24,843,552	\$16,144,518	\$21,117,019	85.00%
2	PMI MORTGAGE INS CO	17.40%	\$16,015,719	\$16,307,320	\$6,570,489	\$6,714,013	41.17%
3	UNITED GUARANTY RESIDENTIAL INS CO	14.91%	\$13,718,597	\$13,568,646	\$3,576,188	\$3,574,548	26.34%
4	RADIAN GUARANTY INC	14.34%	\$13,200,376	\$11,965,123	\$7,278,360	\$10,405,947	86.97%
5	GENWORTH MORTGAGE INSURANCE CORPORATION	12.14%	\$11,175,734	\$11,337,411	\$3,074,628	\$3,330,472	29.38%
6	REPUBLIC MORTGAGE INSURANCE COMPANY	10.98%	\$10,101,358	\$10,114,663	\$2,921,344	\$3,447,541	34.08%
7	CMG MORTGAGE INSURANCE COMPANY	1.37%	\$1,261,341	\$1,180,902	\$76,835	\$225,724	19.11%
8	TRIAD GUARANTY INSURANCE CORP	0.81%	\$746,605	\$748,850	\$99,293	\$156,494	20.90%
9	UNITED GUARANTY MORTGAGE INDEMNITY CO	0.31%	\$283,477	\$281,351	\$0	\$27,690	9.84%
10	UNITED GUARANTY RESIDENTIAL INS NC	0.22%	\$203,659	\$236,616	-\$21,528	-\$15,476	-6.54%
11	GENWORTH RESIDENTIAL MORTG INS CORP OF NC	0.06%	\$58,607	\$13,172	\$0	\$0	0.00%
12	VEREX ASSURANCE INCORPORATED	0.01%	\$5,321	\$6,440	-\$772	\$333	5.17%
13	MGIC INDEMNITY CORPORATION	0.00%	\$2,074	\$3,667	\$7,211	-\$96,790	-2639.49%
14	GENWORTH MORTGAGE INS CORP OF NORTH CAROLINA	0.00%	\$110	\$127	\$0	\$35	27.56%
15	CMG MORTGAGE ASSURANCE COMPANY	0.00%	\$98	\$98	\$0	-\$126	-128.57%
TOTAL		100.00%	\$92,035,748	\$90,607,938	\$39,726,566	\$48,887,424	53.95%

## MISSOURI MORTGAGE GUARANTY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



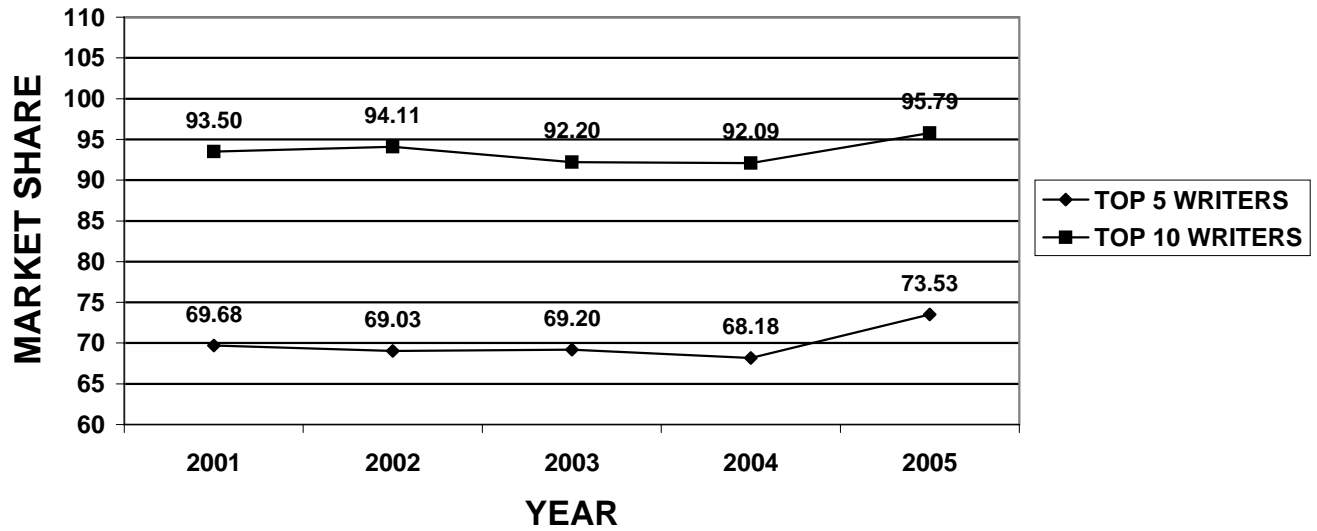
**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - TITLE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CHICAGO TITLE INSURANCE CO	20.91%	\$12,595,844	\$11,073,661	\$1,115,962	\$2,237,214	20.20%
2	FIRST AMERICAN TITLE INSURANCE COMPANY	18.77%	\$11,305,245	\$10,949,654	\$16,019,633	\$16,803,290	153.46%
3	STEWART TITLE GUARANTY COMPANY	13.57%	\$8,173,301	\$7,741,541	\$1,230,339	\$1,215,623	15.70%
4	FIDELITY NATIONAL TITLE INSURANCE CO	11.07%	\$6,670,255	\$6,493,466	\$1,947,368	\$3,594,188	55.35%
5	TICOR TITLE INSURANCE COMPANY OF FLORIDA	9.20%	\$5,541,908	\$5,330,425	\$1,119,834	\$1,368,766	25.68%
6	OLD REPUBLIC NATIONAL TITLE INS CO	8.57%	\$5,163,127	\$5,843,226	\$1,108,844	\$2,185,043	37.39%
7	LAND TITLE INS CO OF ST LOUIS	6.89%	\$4,150,421	\$4,171,010	\$0	\$0	0.00%
8	GUARANTEE TITLE INSURANCE COMPANY	2.87%	\$1,728,760	\$1,451,907	\$152,403	\$143,993	9.92%
9	SECURITY UNION TITLE INS CO	2.29%	\$1,379,064	\$1,351,857	\$3,545	\$51,793	3.83%
10	TICOR TITLE INSURANCE COMPANY	1.64%	\$986,795	\$1,078,858	\$313,862	\$596,460	55.29%
11	COLUMBIAN NATIONAL TITLE INSURANCE CO	1.48%	\$892,234	\$762,033	\$135,676	\$73,713	9.67%
12	UNITED GENERAL TITLE INSURANCE COMPANY	1.14%	\$689,093	\$730,874	\$166,665	\$164,931	22.57%
13	COMMERCE TITLE INSURANCE COMPANY	0.80%	\$482,968	\$464,604	\$0	\$0	0.00%
14	LAWYERS TITLE INSURANCE CORPORATION	0.58%	\$350,059	\$4,069,407	\$923,307	\$1,307,464	32.13%
15	INVESTORS TITLE INSURANCE COMPANY	0.19%	\$112,434	\$107,037	\$0	\$0	0.00%
16	CENSTAR TITLE INSURANCE COMPANY	0.02%	\$9,094	\$8,737	\$0	\$0	0.00%
17	TRANSNATION TITLE INSURANCE COMPANY	0.00%	\$61	\$2,935,265	\$816,367	\$698,377	23.79%
TOTAL		100.00%	\$60,230,663	\$64,563,562	\$25,053,805	\$30,440,855	47.15%

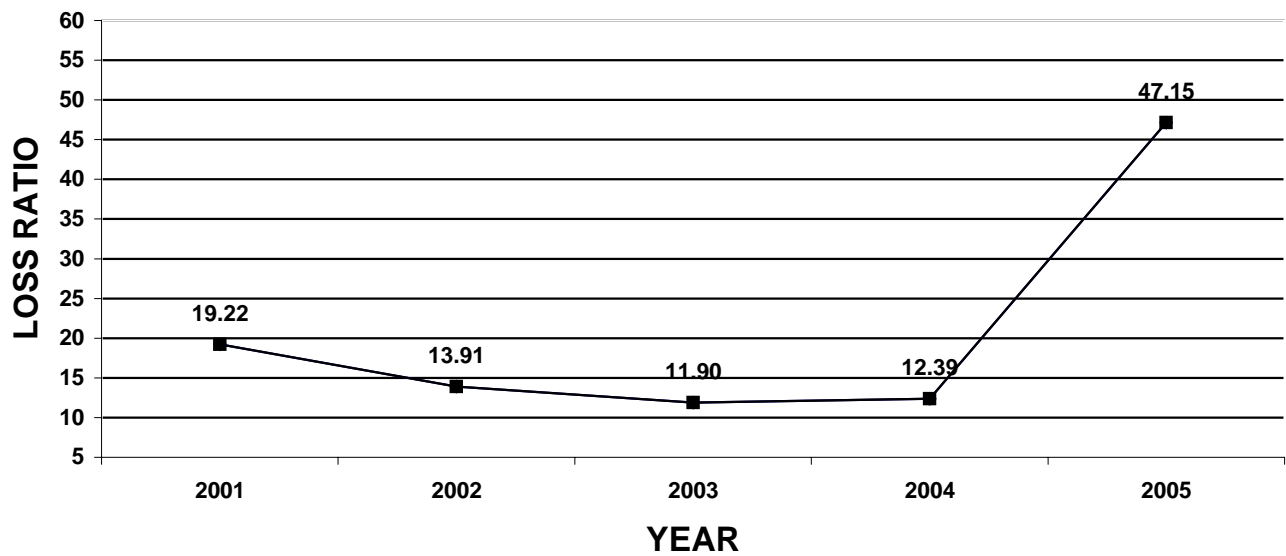


## MISSOURI TITLE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

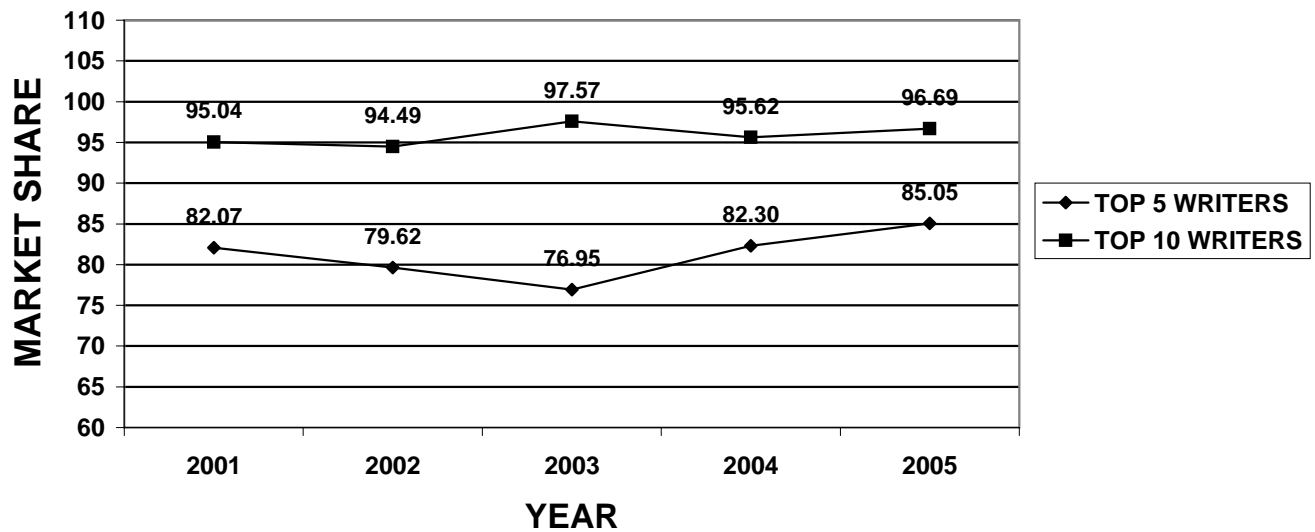


**2005 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PROFESSIONAL LIABILITY (excluding Lawyers Malpractice & Real Estate Malpractice)**

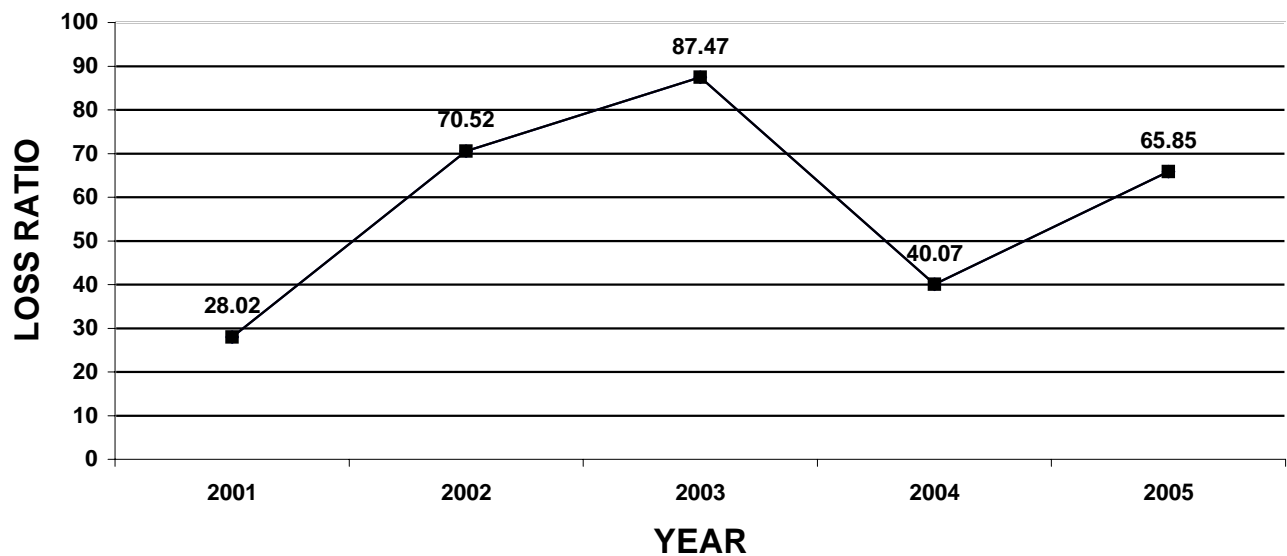
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FEDERAL INSURANCE COMPANY	35.05%	\$26,244,762	\$25,235,175	\$17,662,957	\$17,957,743	71.16%
2	EXECUTIVE RISK INDEMNITY INC	16.41%	\$12,287,373	\$11,964,026	\$5,593,372	\$5,490,757	45.89%
3	XL SPECIALTY INSURANCE COMPANY	15.34%	\$11,487,146	\$10,401,400	\$0	\$7,791,019	74.90%
4	ST PAUL MERCURY INSURANCE COMPANY	11.46%	\$8,582,115	\$9,234,003	\$369,163	\$5,089,955	55.12%
5	ST PAUL FIRE & MARINE INSURANCE CO	6.78%	\$5,078,945	\$5,158,131	\$2,051,843	\$4,263,253	82.65%
6	GREAT AMERICAN INSURANCE COMPANY	4.16%	\$3,116,644	\$3,177,176	\$227,498	\$894,074	28.14%
7	UNITED STATES LIABILITY INSURANCE CO	2.20%	\$1,644,989	\$1,634,005	\$75,680	\$222,742	13.63%
8	LIBERTY INSURANCE UNDERWRITERS INC.	2.09%	\$1,566,724	\$1,298,632	\$118,850	\$316,267	24.35%
9	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	1.79%	\$1,339,681	\$905,539	\$11,965	\$214,918	23.73%
10	KANSAS BANKERS SURETY COMPANY THE	1.39%	\$1,043,428	\$1,024,250	\$291,992	\$468,074	45.70%
11	CAMICO MUTUAL INSURANCE COMPANY	0.90%	\$670,367	\$634,585	\$9,148	\$136,063	21.44%
12	PROGRESSIVE CASUALTY INSURANCE CO	0.46%	\$347,441	\$227,616	\$1,337,767	\$1,118,171	491.25%
13	AMERICAN HOME ASSURANCE COMPANY	0.43%	\$319,151	\$301,239	\$506,408	-\$490,928	-162.97%
14	GREENWICH INSURANCE COMPANY	0.36%	\$272,604	\$239,884	\$0	\$1,237,145	515.73%
15	HORACE MANN INSURANCE COMPANY	0.26%	\$191,369	\$189,640	\$9,681	\$59,644	31.45%
16	BEAZLEY INSURANCE COMPANY INC	0.24%	\$177,765	\$36,070	\$0	\$20,041	55.56%
17	STATE NATIONAL INSURANCE COMPANY INC	0.23%	\$174,548	\$137,205	\$0	\$0	0.00%
18	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.21%	\$157,846	\$160,059	\$17,865	\$27,455	17.15%
19	SECURITY INSURANCE COMPANY OF HARTFORD	0.10%	\$76,400	\$341,359	\$3,662,927	\$2,969,932	870.03%
20	ST PAUL GUARDIAN INSURANCE COMPANY	0.04%	\$30,378	\$19,118	\$0	\$21,690	113.45%
21	MARKEL INSURANCE COMPANY	0.03%	\$20,077	\$18,126	\$0	-\$8,297	-45.77%
22	LIBERTY MUTUAL FIRE INSURANCE CO	0.02%	\$18,338	\$17,937	\$0	\$0	0.00%
23	UNITED STATES FIDELITY & GUARANTY CO	0.02%	\$18,024	\$23,699	\$0	\$46,718	197.13%
24	WAUSAU BUSINESS INSURANCE COMPANY	0.02%	\$15,529	\$12,212	\$0	\$0	0.00%
25	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.01%	\$8,267	\$13,469	\$0	\$0	0.00%
26	WAUSAU UNDERWRITERS INS CO	0.01%	\$7,197	\$8,473	\$0	\$0	0.00%
27	LIBERTY INSURANCE CORPORATION	0.01%	\$5,788	\$1,592	\$0	\$0	0.00%
28	FIDELITY & GUARANTY INS UNDERWRITERS	0.01%	\$4,655	\$6,124	\$0	-\$1,550	-25.31%
29	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$3,140	\$4,504	\$0	\$35,066	778.55%
30	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$1,347	\$323	\$0	\$3,386	1048.30%
31	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$1,030	\$1,199	\$0	\$0	0.00%
32	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$430	\$32	\$0	\$18	56.25%
33	NORTHLAND INSURANCE COMPANY	0.00%	\$267	\$4,042	\$42,102	-\$41,174	-1018.65%
34	AIU INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
35	BIRMINGHAM FIRE INS CO OF PA	0.00%	\$0	\$0	\$0	\$0	N/A
36	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A
37	DISCOVER PROPERTY AND CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$2,645	N/A
38	GRANITE STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$3,535	\$2,535	N/A
39	GREAT AMERICAN ALLIANCE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$17,738	N/A
40	NORTHFIELD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$191	N/A
41	ROYAL INDEMNITY COMPANY	0.00%	\$0	\$1,342	\$0	-\$7,101	-529.14%
42	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$319	N/A
43	NCMIC INSURANCE COMPANY	0.00%	-\$213	\$1,717	\$0	\$0	0.00%
44	EMPLOYERS REINSURANCE CORPORATION	-0.06%	-\$42,065	-\$12,115	\$32,207	-\$127,397	1051.56%
TOTAL		100.00%	\$74,871,487	\$72,421,788	\$32,024,960	\$47,689,326	65.85%

**MISSOURI PROFESSIONAL LIABILITY INSURANCE**  
**(Excluding Lawyers Malpractice & Real Estate Malpractice)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

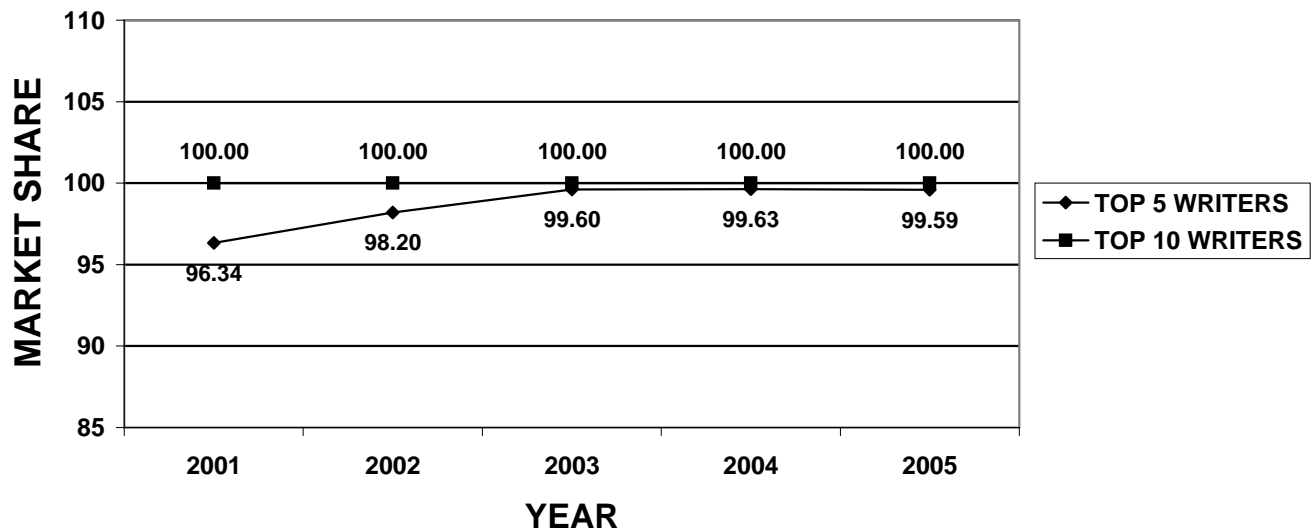


**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - LAWYERS MALPRACTICE**

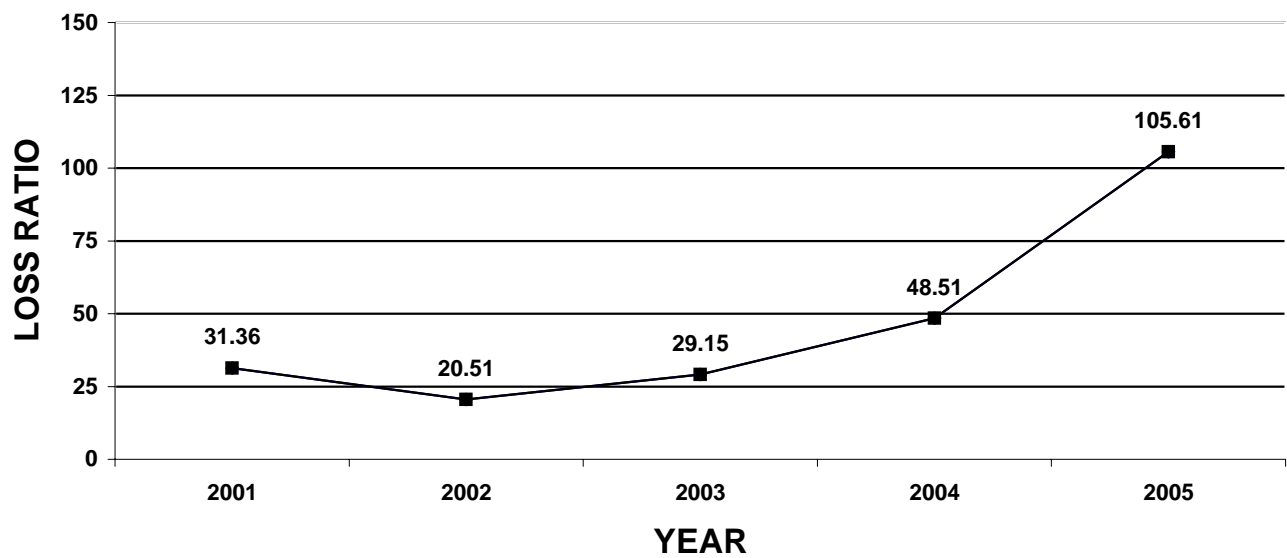
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	BAR PLAN MUTUAL INSURANCE CO THE	85.58%	\$13,094,388	\$12,857,439	\$12,001,204	\$12,564,378	97.72%
2	PROFESSIONALS DIRECT INSURANCE COMPANY	7.88%	\$1,204,996	\$1,098,819	\$414,906	\$931,533	84.78%
3	GREAT AMERICAN INSURANCE COMPANY	3.11%	\$475,723	\$427,506	\$501,975	\$1,710,343	400.07%
4	ST PAUL FIRE & MARINE INSURANCE CO	2.07%	\$316,186	\$292,109	\$0	\$149,111	51.05%
5	NCMIC INSURANCE COMPANY	0.96%	\$146,668	\$158,027	\$0	\$42,519	26.91%
6	MINNESOTA LAWYERS MUTUAL INSURANCE CO	0.38%	\$58,026	\$53,707	\$85,000	\$133,667	248.88%
7	GREENWICH INSURANCE COMPANY	0.02%	\$2,635	\$875	\$0	\$0	0.00%
8	PROFESSIONAL SOLUTIONS INSURANCE CO	0.02%	\$2,457	\$1,260	\$0	\$0	0.00%
9	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$0	-\$3,600	-\$3,763	N/A
10	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,048	N/A
11	INTERLEX INSURANCE COMPANY	0.00%	\$0	\$0	\$240,000	\$194,500	N/A
12	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$0	\$0	\$1,090	N/A
	TOTAL	100.00%	\$15,301,079	\$14,889,742	\$13,239,485	\$15,724,426	105.61%

## MISSOURI LAWYERS MALPRACTICE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

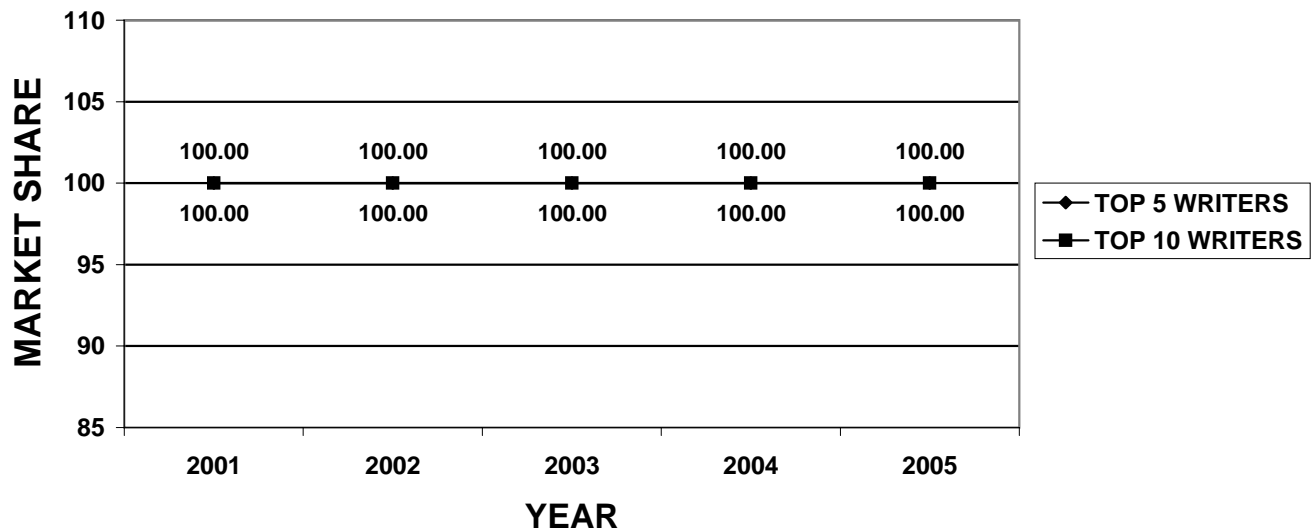


**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - REAL ESTATE MALPRACTICE**

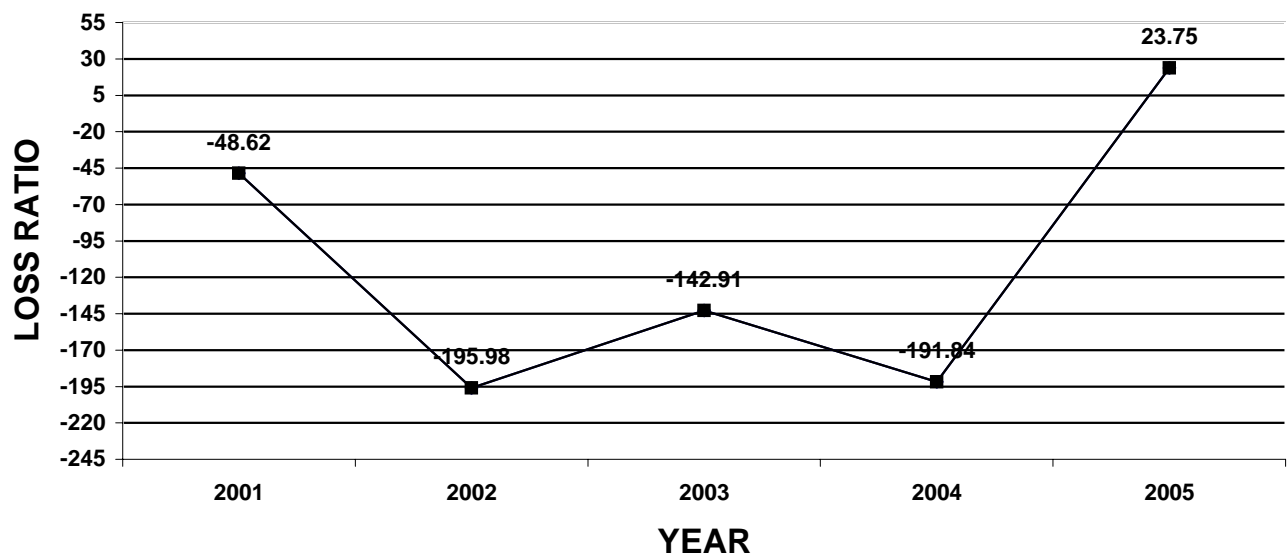
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ST PAUL FIRE & MARINE INSURANCE CO	36.98%	\$280,739	\$259,775	\$9,500	\$155,823	59.98%
2	LIBERTY INSURANCE UNDERWRITERS INC.	33.72%	\$255,989	\$255,324	\$18,350	-\$13,776	-5.40%
3	UNITED STATES LIABILITY INSURANCE CO	15.09%	\$114,561	\$103,854	\$0	\$18,001	17.33%
4	GREENWICH INSURANCE COMPANY	14.06%	\$106,777	\$115,861	\$2,500	\$25,965	22.41%
5	ST PAUL GUARDIAN INSURANCE COMPANY	0.15%	\$1,161	\$1,064	\$0	\$1,573	147.84%
6	COMMERCIAL GUARANTY CASUALTY INS CO	0.00%	\$0	\$0	\$0	\$5,633	N/A
7	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	-\$18,472	N/A
TOTAL		100.00%	\$759,227	\$735,878	\$30,350	\$174,747	23.75%

## MISSOURI REAL ESTATE MALPRACTICE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



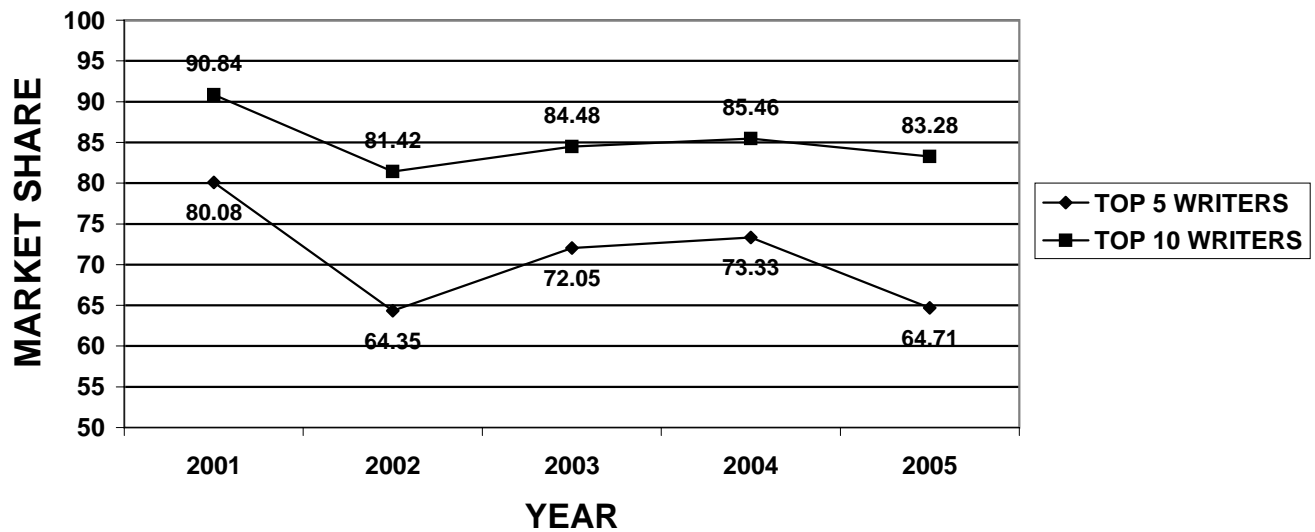
**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - UMBRELLA**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	22.34%	\$9,361,430	\$6,635,318	\$55,773,249	\$57,786,741	870.90%
2	FEDERAL INSURANCE COMPANY	21.42%	\$8,978,068	\$8,680,405	\$26,235,000	\$24,807,445	285.79%
3	HARTFORD CASUALTY INS CO	7.17%	\$3,005,106	\$2,723,393	\$0	-\$398,147	-14.62%
4	FEDERATED MUTUAL INSURANCE COMPANY	6.94%	\$2,908,221	\$2,723,375	\$14,130	-\$199,010	-7.31%
5	OHIO CASUALTY INSURANCE COMPANY	6.84%	\$2,867,701	\$3,065,162	\$0	\$1,061,424	34.63%
6	UNION INSURANCE CO	4.22%	\$1,770,580	\$1,592,687	\$0	\$10	0.00%
7	AMERICAN HOME ASSURANCE COMPANY	4.11%	\$1,721,875	\$1,439,774	\$5,595,946	-\$631,497	-43.86%
8	COMMERCE AND INDUSTRY INSURANCE CO	4.07%	\$1,707,385	\$532,915	\$0	-\$96,745	-18.15%
9	AUTO OWNERS INSURANCE COMPANY	3.91%	\$1,640,425	\$1,518,955	\$0	\$221,887	14.61%
10	LIBERTY MUTUAL INSURANCE COMPANY	2.26%	\$945,804	\$881,556	\$140,000	\$5,034,525	571.10%
11	FEDERATED SERVICE INSURANCE COMPANY	2.19%	\$917,317	\$995,976	\$185,000	\$296,787	29.80%
12	TWIN CITY FIRE INS CO	2.01%	\$842,529	\$573,897	\$0	-\$771,507	-134.43%
13	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.69%	\$708,911	\$659,005	\$1,000,000	\$641,741	97.38%
14	COLUMBIA NATIONAL INSURANCE COMPANY	1.37%	\$575,429	\$567,391	\$0	-\$3,263	-0.58%
15	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.30%	\$543,646	\$533,672	\$750,000	\$684,495	128.26%
16	ARGONAUT GREAT CENTRAL INSURANCE CO	1.12%	\$471,371	\$464,148	\$0	\$0	0.00%
17	AMERICAN NATIONAL PROPERTY & CASUALTY C	1.12%	\$469,606	\$423,355	\$10,403	\$585,303	138.25%
18	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.83%	\$349,148	\$276,789	\$0	\$0	0.00%
19	LIBERTY MUTUAL FIRE INSURANCE CO	0.72%	\$300,006	\$113,825	\$0	\$150,000	131.78%
20	PHARMACISTS MUTUAL INSURANCE COMPANY	0.72%	\$299,896	\$285,286	\$0	\$6,110	2.14%
21	ILLINOIS NATIONAL INSURANCE COMPANY	0.65%	\$272,329	\$97,640	\$0	\$83,182	85.19%
22	INSURANCE CO OF THE STATE OF PA	0.59%	\$247,227	\$167,283	\$194,584	-\$4,065,652	-2430.40%
23	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.52%	\$219,405	\$231,752	\$0	\$0	0.00%
24	HARTFORD FIRE INSURANCE COMPANY	0.49%	\$207,239	\$206,225	\$988,575	\$2,571,979	1247.17%
25	UNITED STATES LIABILITY INSURANCE CO	0.39%	\$162,377	\$146,827	\$0	\$22,611	15.40%
26	GRANITE STATE INSURANCE COMPANY	0.23%	\$94,896	\$72,376	\$0	\$10,841	14.98%
27	MARKEL INSURANCE COMPANY	0.21%	\$89,733	\$83,801	\$0	-\$17,496	-20.88%
28	USAA CASUALTY INSURANCE COMPANY	0.18%	\$76,495	\$68,717	\$0	\$39,054	56.83%
29	SELECTIVE INSURANCE CO OF S CAROLINA	0.16%	\$65,325	\$59,472	\$0	\$12,717	21.38%
30	OWNERS INSURANCE COMPANY	0.11%	\$47,337	\$36,642	\$0	\$4,902	13.38%
31	COLUMBIA MUTUAL INSURANCE CO	0.04%	\$16,118	\$13,954	\$0	\$5,001,000	35839.19%
32	HARTFORD ACCIDENT & INDEMNITY CO	0.04%	\$14,709	\$16,136	\$0	\$2,386	14.79%
33	PROPERTY & CASUALTY INS CO OF HARTFORD	0.02%	\$8,928	\$9,053	\$0	\$386	4.26%
34	CONTINENTAL WESTERN INSURANCE CO	0.01%	\$2,686	\$1,013	\$0	\$0	0.00%
35	HARTFORD UNDERWRITERS INSURANCE CO	0.01%	\$2,270	\$3,532	\$0	-\$8,836	-250.17%
36	SELECTIVE INS CO OF THE SOUTHEAST	0.00%	\$774	\$1,217	\$0	-\$521	-42.81%
37	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$485	\$626	\$0	\$1,029	164.38%
38	GREAT NORTHERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$194	N/A
39	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$0	-\$2,442	N/A
40	LM PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$0	\$154	\$0	\$0	0.00%
41	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$0	\$0	\$0	-\$200,030	N/A
42	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	\$0	\$18,778	\$0	\$0	0.00%
TOTAL		100.00%	\$41,912,787	\$35,922,082	\$90,886,887	\$92,631,215	257.87%

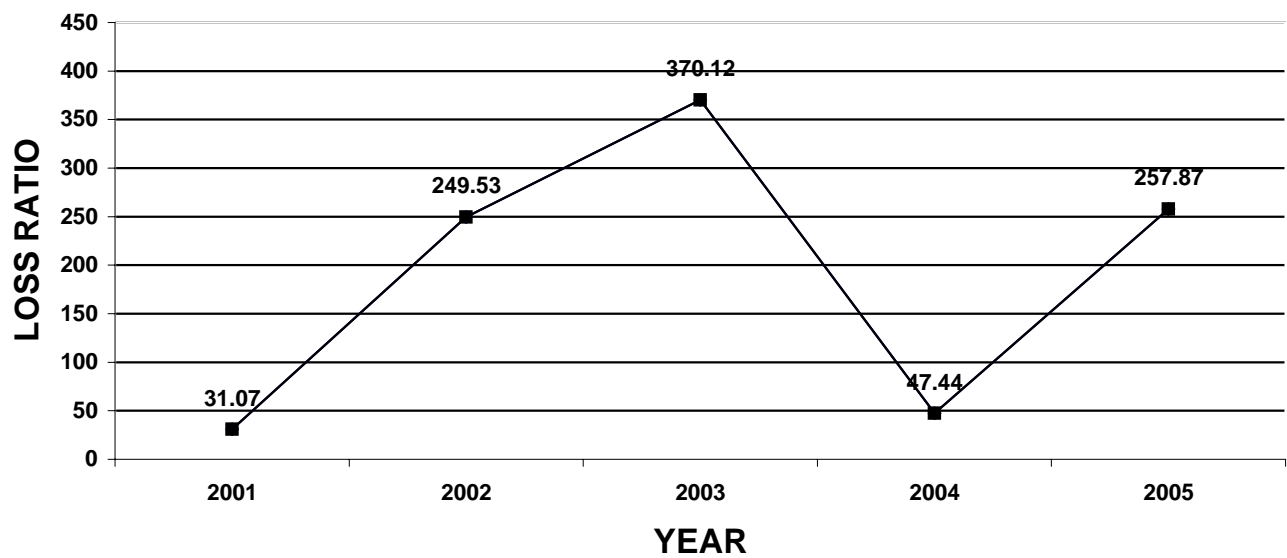


## MISSOURI UMBRELLA INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

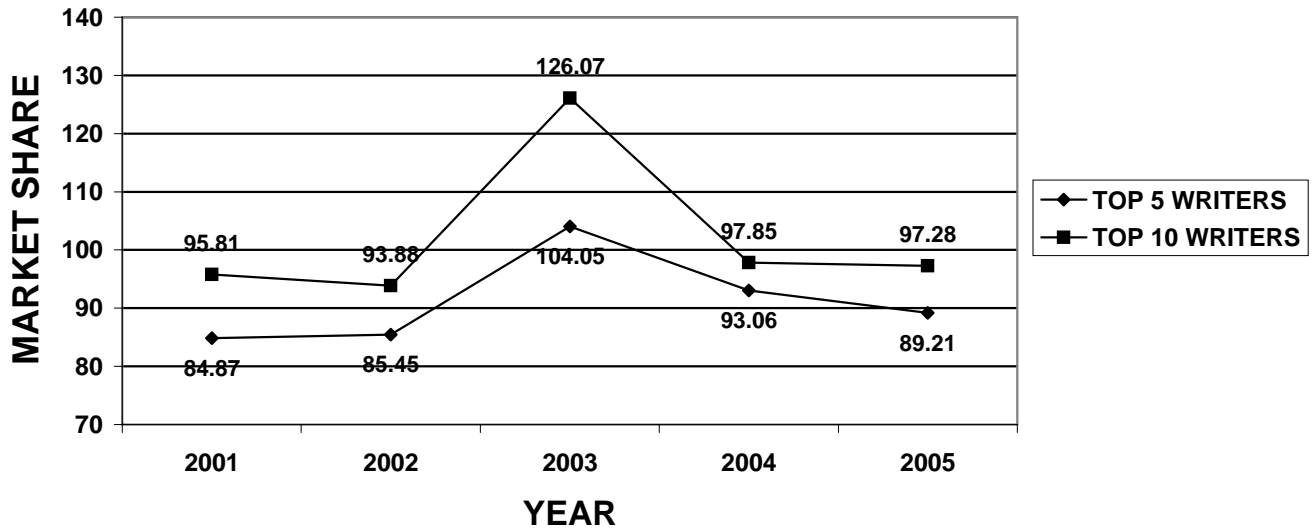


**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - OTHER SPECIFIC**

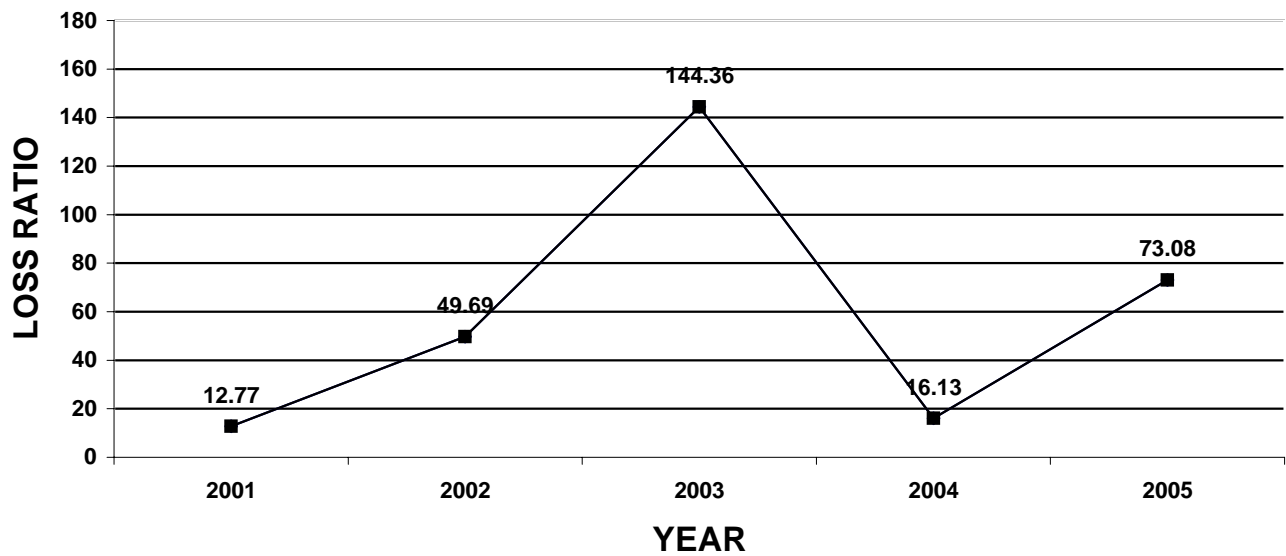
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN NATIONAL PROPERTY & CASUALTY C	40.07%	\$3,213,457	\$1,608,727	\$935,772	\$1,465,331	91.09%
2	GREENWICH INSURANCE COMPANY	37.40%	\$2,999,636	\$1,929,062	\$1,351,145	\$1,464,228	75.90%
3	GRAY INSURANCE THE	5.31%	\$426,127	\$426,127	\$0	\$0	0.00%
4	STANDARD GUARANTY INSURANCE COMPANY	3.24%	\$259,493	\$259,493	\$30,460	\$21,634	8.34%
5	AMERICAN RELIABLE INSURANCE COMPANY	3.19%	\$255,811	\$37,476	\$2,613	\$7,563	20.18%
6	AMERICAN GENERAL INDEMNITY COMPANY	3.17%	\$254,345	\$447,771	\$339,676	\$320,834	71.65%
7	ARAG INSURANCE COMPANY	1.44%	\$115,613	\$115,613	\$37,746	\$64,847	56.09%
8	EXCESS SHARE INSURANCE CORPORATION	1.33%	\$106,344	\$106,344	\$0	\$0	0.00%
9	AVEMCO INSURANCE COMPANY	1.27%	\$101,841	\$51,291	\$8,000	\$43,771	85.34%
10	AMERICAN BANKERS INS CO OF FLORIDA	0.86%	\$69,354	\$44,358	\$3,116	\$7,595	17.12%
11	CPA INSURANCE COMPANY	0.80%	\$64,436	\$64,436	\$18,329	\$35,468	55.04%
12	BALBOA INSURANCE COMPANY	0.57%	\$45,471	\$64,565	\$306,635	\$297,841	461.30%
13	MERCHANTS BONDING CO (MUTUAL)	0.44%	\$35,594	\$36,787	\$51,594	\$41,729	113.43%
14	CENTRAL STATES INDEMNITY CO OF OMAHA	0.38%	\$30,644	\$31,057	\$15,010	\$17,680	56.93%
15	WEST AMERICAN INSURANCE COMPANY	0.34%	\$27,170	\$27,170	\$0	\$0	0.00%
16	AMERICAN FIRE & CASUALTY COMPANY	0.11%	\$8,445	\$8,445	\$0	\$0	0.00%
17	OHIO CASUALTY INSURANCE COMPANY	0.10%	\$7,955	\$7,955	\$0	\$0	0.00%
18	AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$69,489	\$43,501	\$98,506	141.76%
19	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
20	UNITED FINANCIAL CASUALTY COMPANY	-0.02%	-\$1,656	\$16,672	\$33,894	\$24,798	148.74%
TOTAL		100.00%	\$8,020,080	\$5,352,838	\$3,177,491	\$3,911,825	73.08%

## MISSOURI OTHER SPECIFIC INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

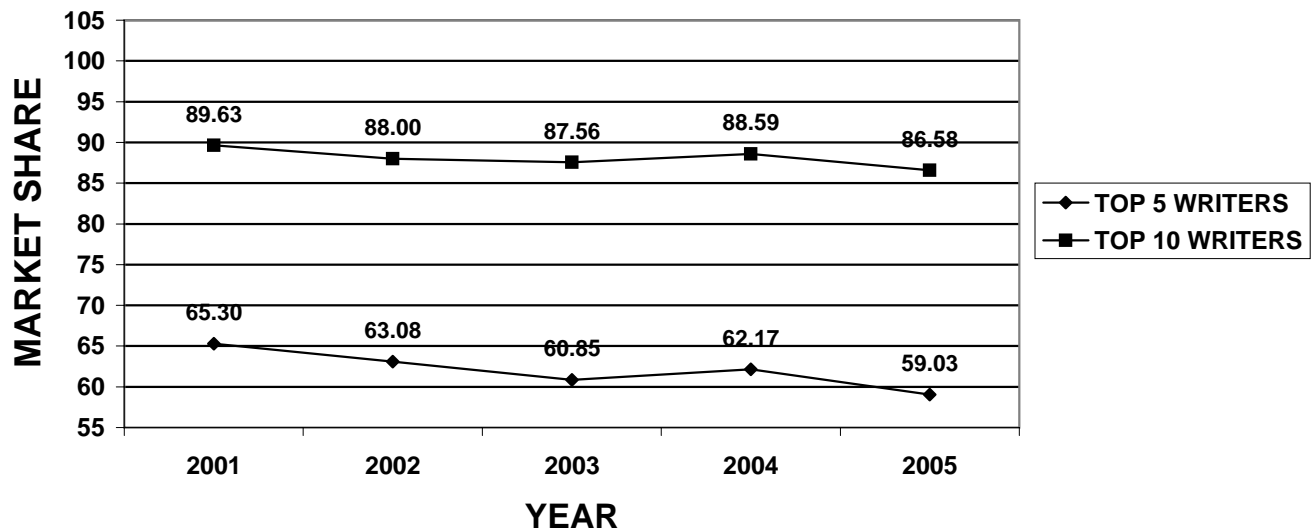


**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - NATIONAL FLOOD INSURANCE PROGRAM**

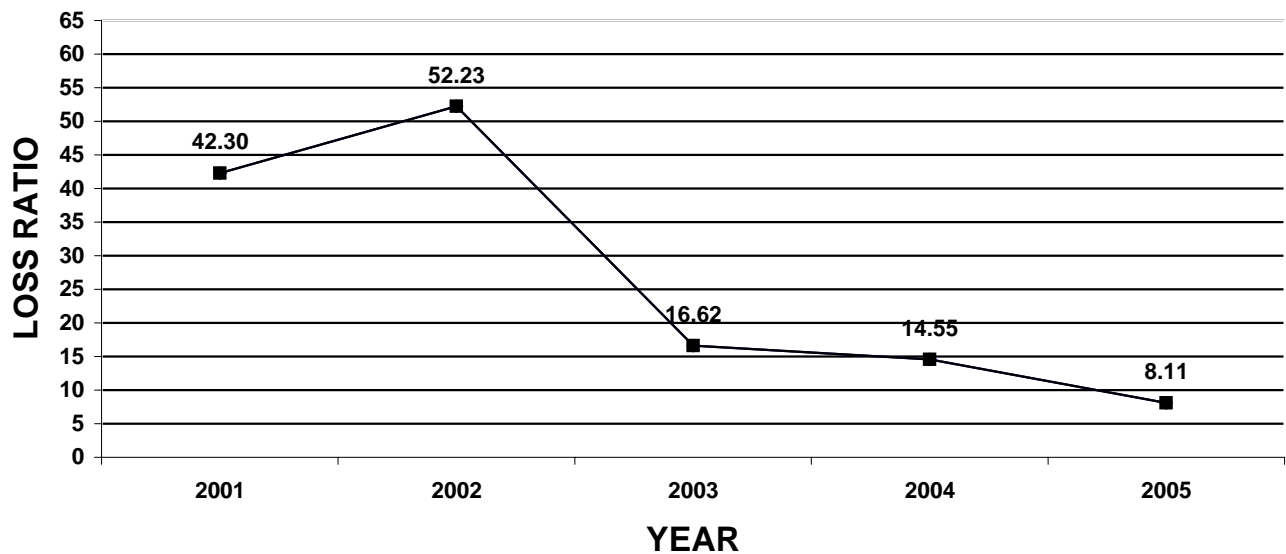
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	HARTFORD FIRE INSURANCE COMPANY	13.49%	\$1,506,480	\$1,536,582	\$65,995	\$65,995	4.29%
2	STATE FARM FIRE AND CASUALTY COMPANY	12.89%	\$1,440,443	\$1,411,524	\$38,251	-\$712	-0.05%
3	STANDARD FIRE INSURANCE COMPANY	12.40%	\$1,385,490	\$1,306,402	\$212,795	\$142,795	10.93%
4	FIDELITY NATIONAL INSURANCE COMPANY	10.56%	\$1,180,192	\$1,314,247	\$32,858	\$114,579	8.72%
5	AMERICAN FAMILY MUTUAL INS CO	9.68%	\$1,081,253	\$1,020,861	\$113,186	\$147,795	14.48%
6	AMERICAN BANKERS INS CO OF FLORIDA	9.04%	\$1,009,519	\$994,186	\$43,977	-\$9,400	-0.95%
7	FIRE INSURANCE EXCHANGE	5.96%	\$665,409	\$639,397	\$24,904	\$57,404	8.98%
8	FIDELITY NATIONAL PROPERTY AND CAS INS CO	4.41%	\$492,135	\$474,879	\$60,657	\$60,657	12.77%
9	ALLSTATE INSURANCE COMPANY	4.37%	\$488,511	\$461,849	\$31,126	\$41,126	8.90%
10	AUTO OWNERS INSURANCE COMPANY	3.78%	\$422,604	\$379,326	\$10,644	\$10,644	2.81%
11	AMERICAN RELIABLE INSURANCE COMPANY	3.34%	\$372,607	\$366,163	\$18,680	\$18,680	5.10%
12	SELECTIVE INS CO OF THE SOUTHEAST	2.96%	\$331,013	\$306,918	\$51,885	\$41,421	13.50%
13	PHILADELPHIA INDEMNITY INSURANCE CO	1.50%	\$167,968	\$150,152	\$0	\$84,974	56.59%
14	CORNERSTONE NATIONAL INSURANCE COMPANY	1.41%	\$157,581	\$120,949	\$0	\$0	0.00%
15	USAA GENERAL INDEMNITY COMPANY	0.90%	\$100,313	\$93,809	\$17,874	\$14,777	15.75%
16	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.75%	\$83,482	\$80,778	\$6,882	\$6,662	8.25%
17	LIBERTY MUTUAL FIRE INSURANCE CO	0.72%	\$80,888	\$87,376	\$9,422	\$7,651	8.76%
18	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.51%	\$56,954	\$53,260	\$51,727	\$51,727	97.12%
19	HARLEYSVILLE MUTUAL INSURANCE CO	0.30%	\$33,962	\$33,360	\$0	\$0	0.00%
20	NATIONAL LLOYDS INSURANCE COMPANY	0.25%	\$27,644	\$18,302	\$9,160	-\$4,340	-23.71%
21	AIG NATIONAL INSURANCE COMPANY INC	0.25%	\$27,448	\$22,575	\$0	\$0	0.00%
22	NEW HAMPSHIRE INSURANCE COMPANY	0.23%	\$25,728	\$25,728	\$0	\$1,668	6.48%
23	CIVIC PROPERTY & CASUALTY CO	0.17%	\$18,819	\$18,265	\$25,310	\$32,810	179.63%
24	SERVICE INSURANCE COMPANY	0.04%	\$4,988	\$4,988	\$0	\$0	0.00%
25	VESTA FIRE INSURANCE CORP	0.03%	\$3,647	\$1,659	\$0	\$0	0.00%
26	NATIONAL INTERSTATE INSURANCE COMPANY	0.03%	\$3,237	\$5,825	\$0	\$0	0.00%
27	CENTURY-NATIONAL INSURANCE COMPANY	0.02%	\$2,108	\$2,331	\$0	\$0	0.00%
28	FIRST AMERICAN PROPERTY & CASUALTY INS CO	0.00%	\$389	\$988	\$0	\$376	38.06%
29	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$647	N/A
30	BEAZLEY INSURANCE COMPANY INC	0.00%	\$0	\$9	\$0	\$0	0.00%
31	LM PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$0	\$118	\$0	-\$15	-12.71%
TOTAL		100.00%	\$11,170,812	\$10,932,806	\$825,333	\$886,627	8.11%

## MISSOURI NATIONAL FLOOD INSURANCE PROGRAM

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

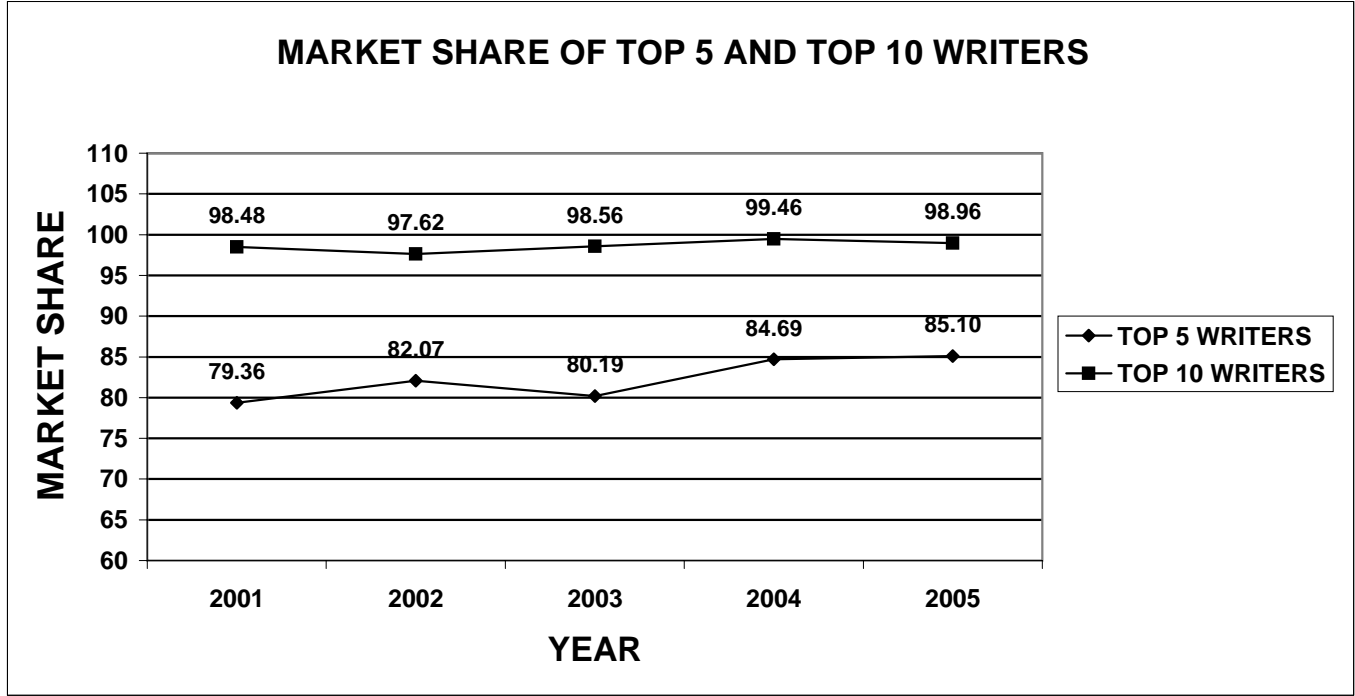


**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FEDERAL CROP INSURANCE CORPORATION**

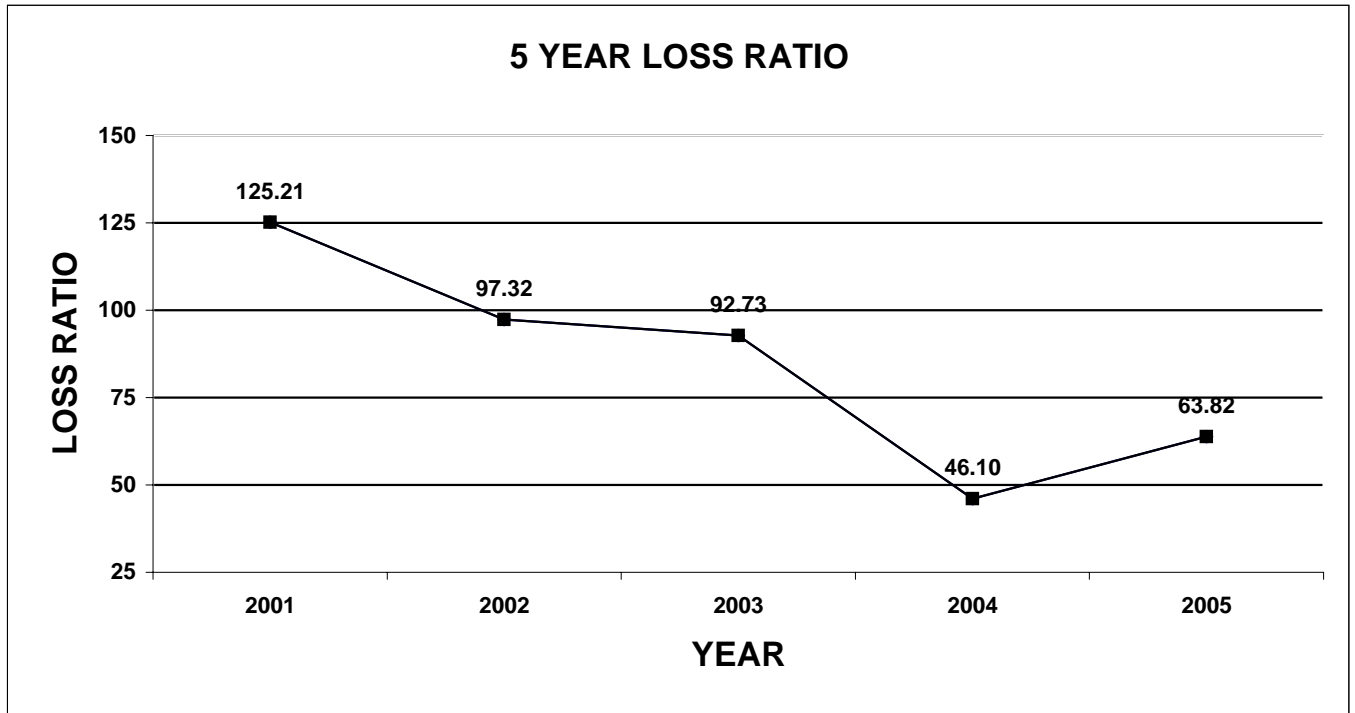
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	GREAT AMERICAN INSURANCE CO OF NEW YORK	30.74%	\$18,339,305	\$18,227,912	\$6,348,563	\$6,546,722	35.92%
2	RURAL COMMUNITY INSURANCE COMPANY	17.44%	\$10,406,560	\$10,198,343	\$8,544,106	\$11,697,415	114.70%
3	AGRI GENERAL INSURANCE COMPANY	17.35%	\$10,349,347	\$10,333,289	\$4,659,321	\$5,334,934	51.63%
4	AMERICAN AGRI-BUSINESS INSURANCE COMPANY	9.81%	\$5,854,119	\$5,839,757	\$4,370,531	\$6,869,227	117.63%
5	FARMERS MUTUAL HAIL INS CO OF IOWA	9.75%	\$5,819,499	\$5,782,431	\$3,757,288	\$4,393,464	75.98%
6	PRODUCERS AGRICULTURE INSURANCE COMPANY	4.69%	\$2,796,855	\$2,796,855	\$456,463	\$905,706	32.38%
7	FIREMANS FUND INSURANCE COMPANY	4.01%	\$2,394,389	\$2,394,389	\$19,108	\$211,560	8.84%
8	AMERICAN AGRICULTURAL INSURANCE CO	3.57%	\$2,132,261	\$2,132,261	\$762,450	\$1,508,058	70.73%
9	HARTFORD CASUALTY INS CO	0.91%	\$543,745	\$478,930	\$41,155	-\$124,552	-26.01%
10	OCCIDENTAL FIRE & CAS CO OF NC	0.67%	\$400,496	\$400,496	\$108,237	\$184,583	46.09%
11	STATE FARM FIRE AND CASUALTY COMPANY	0.65%	\$390,307	\$390,307	\$181,910	\$181,910	46.61%
12	WESTFIELD INSURANCE COMPANY	0.39%	\$230,821	\$228,653	\$30,106	\$87,151	38.11%
13	NATIONAL FARMERS UNION PRO & CAS CO	0.00%	-\$106	-\$106	\$5,351	-\$12,871	12142.45%
TOTAL		100.00%	\$59,657,598	\$59,203,517	\$29,284,589	\$37,783,307	63.82%

**MISSOURI FEDERAL CROP INSURANCE CORPORATION**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**TOTAL  
MEDICAL MALPRACTICE  
INSURANCE**



**2005 PROPERTY/CASUALTY INSURANCE  
TOTAL MEDICAL MALPRACTICE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MISSOURI PHYSICIANS MUTUAL	22.34%	\$42,450,735	\$39,874,314	\$2,975,123	\$19,824,620	49.72%
2	MISSOURI HOSPITAL PLAN	17.33%	\$32,937,495	\$32,626,339	\$7,097,204	\$7,719,697	23.66%
3	MEDICAL ASSURANCE CO INC THE	13.54%	\$25,721,360	\$27,679,098	\$5,483,035	\$8,380,636	30.28%
4	MEDICAL PROTECTIVE COMPANY	9.34%	\$17,746,207	\$18,893,849	\$8,315,674	\$16,774,674	88.78%
5	INTERMED INSURANCE COMPANY	5.38%	\$10,230,026	\$10,396,994	\$12,476,456	\$1,949,150	18.75%
6	PHYSICIANS PROFESSIONAL INDEMNITY ASSOC	4.46%	\$8,466,959	\$7,882,572	\$1,705,158	\$4,341,158	55.07%
7	HEALTH CARE INDEMNITY INC	4.28%	\$8,133,777	\$8,133,777	\$724,128	\$4,523,892	55.62%
8	MEDICAL LIABILITY ALLIANCE	3.38%	\$6,428,814	\$7,554,400	\$655,000	\$5,310,997	70.30%
9	DOCTORS COMPANY AN INTERINS EXCHANGE	2.63%	\$4,992,613	\$6,671,173	\$6,235,431	\$10,362,288	155.33%
10	PROFESSIONAL LIABILITY INS CO OF AMERICA	2.25%	\$4,279,440	\$3,471,747	\$0	\$1,114,350	32.10%
11	MISSOURI DOCTORS MUTUAL INSURANCE CO	1.83%	\$3,484,766	\$3,124,341	\$0	\$1,925,437	61.63%
12	AMERICAN CASUALTY CO OF READING PA	1.42%	\$2,693,847	\$2,584,658	\$797,585	\$625,289	24.19%
13	PREFERRED PHYSICIANS MEDICAL RRG INC	1.37%	\$2,608,423	\$2,576,270	\$0	\$2,964,552	115.07%
14	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	1.34%	\$2,546,182	\$2,416,723	\$127,500	\$2,130,836	88.17%
15	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.31%	\$2,493,934	\$2,338,853	\$1,775,000	\$1,534,828	65.62%
16	KANSAS MEDICAL MUTUAL INS CO	1.28%	\$2,432,153	\$2,432,153	\$825,000	\$1,895,270	77.93%
17	CINCINNATI INS CO THE	0.93%	\$1,771,524	\$1,821,845	\$858,394	\$1,103,027	60.54%
18	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.78%	\$1,483,034	\$1,336,511	\$0	\$1,333,004	99.74%
19	NCMIC INSURANCE COMPANY	0.73%	\$1,387,061	\$1,404,334	\$361,256	\$1,754,132	124.91%
20	CONTINENTAL CASUALTY COMPANY	0.62%	\$1,177,101	\$1,460,154	\$561,554	\$1,100,156	75.35%
21	PODIATRY INS CO OF AMERICA A MUTUAL COMPANY	0.48%	\$921,321	\$851,607	\$353,950	\$439,914	51.66%
22	CHICAGO INSURANCE COMPANY	0.48%	\$903,801	\$1,052,663	\$12,416,832	-\$4,544,647	-431.73%
23	FIRST SPECIALTY INSURANCE CORPORATION	0.47%	\$884,254	\$2,057,564	\$0	-\$770,558	-37.45%
24	ACE AMERICAN INSURANCE COMPANY	0.34%	\$638,645	\$513,856	\$81,052	\$589,699	114.76%
25	PACO ASSURANCE COMPANY INC	0.31%	\$595,455	\$290,280	\$0	\$345,352	118.97%
26	ISMIE MUTUAL INSURANCE COMPANY	0.26%	\$496,280	\$539,027	\$0	\$303,461	56.30%
27	PHARMACISTS MUTUAL INSURANCE COMPANY	0.20%	\$385,352	\$381,577	\$5,410	\$6,493	1.70%
28	CHURCH MUTUAL INSURANCE COMPANY	0.17%	\$315,923	\$275,895	\$115,500	-\$23,665	-8.58%
29	MID CENTURY INSURANCE COMPANY	0.15%	\$282,978	\$282,978	\$3,500,981	\$10,623,385	3754.14%
30	EXECUTIVE RISK INDEMNITY INC	0.13%	\$247,558	\$382,246	-\$29,246	-\$890,197	-232.89%
31	DARWIN NATIONAL ASSURANCE COMPANY	0.13%	\$242,129	\$145,516	\$0	\$64,347	44.22%
32	FORTRESS INSURANCE COMPANY	0.07%	\$134,956	\$107,665	\$0	\$11,002	10.22%
33	STATE FARM FIRE AND CASUALTY COMPANY	0.04%	\$82,558	\$80,520	\$0	\$1,355	1.68%
34	AMERICAN HOME ASSURANCE COMPANY	0.04%	\$81,011	\$79,513	\$0	\$18,172	22.85%
35	AMERICAN ALTERNATIVE INS CORP	0.04%	\$79,157	\$99,811	\$0	\$90,796	90.97%
36	AMERICAN INSURANCE COMPANY THE	0.04%	\$77,650	\$81,078	\$0	\$8,537	10.53%
37	WESTPORT INSURANCE CORPORATION	0.04%	\$73,636	\$73,614	\$0	-\$2,475	-3.36%
38	GRANITE STATE INSURANCE COMPANY	0.03%	\$60,689	\$80,681	\$15,000	\$357,702	443.35%
39	ZURICH AMERICAN INSURANCE COMPANY	0.02%	\$33,004	\$27,576	\$2,535,100	-\$1,310,620	-4752.76%
40	TRAVELERS INDEMNITY COMPANY	0.01%	\$18,552	\$277,740	\$309,750	\$399,878	143.98%
41	GENERAL INSURANCE CO OF AMERICA	0.01%	\$13,494	\$12,245	\$31,128	-\$41,725	-340.75%
42	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$3,877	\$5,092	\$1,262,500	-\$2,391,016	-46956.32%
43	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$3,340	\$3,201	\$0	\$216	6.75%
44	NATIONAL SURETY CORPORATION	0.00%	\$176	\$95	\$0	\$74	77.89%
45	AMERICAN EQUITY SPECIALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1,780	N/A
46	NATIONAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$4,372	N/A
47	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$980	N/A
48	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$240,000	N/A
49	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4,376	N/A
50	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$7,639	N/A
51	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$81	N/A
52	AMCO INSURANCE COMPANY	0.00%	\$0	\$7,844	\$0	-\$1,599	-20.39%
53	INSURANCE CO OF THE STATE OF PA	0.00%	\$0	\$0	\$0	-\$822	N/A
54	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,997	N/A
55	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$203	N/A
56	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$35,249	N/A
57	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$0	\$56,310	\$191,055	N/A
58	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$130	\$130	N/A
59	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$18,102	N/A
60	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$5	N/A
61	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$380	N/A
62	COMMERCIAL GUARANTY CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$225,000	N/A
63	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	\$0	-\$4	\$0	-\$1,347	33675.00%
64	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$500,000	\$435,090	N/A
65	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$19,114	N/A

**2005 PROPERTY/CASUALTY INSURANCE  
TOTAL MEDICAL MALPRACTICE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$25,237	N/A
67	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$150	N/A
68	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$37	N/A
69	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$0	\$0	\$0	-\$206,138	N/A
70	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$283	N/A
71	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$0	\$0	\$1	N/A
72	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$75	N/A
73	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$226	N/A
74	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	-\$2,213	\$56,160	-\$547,315	24731.81%
75	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$2,635	\$0	-\$11,234	-426.34%
76	TIG INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$3,000	N/A
77	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$3,015,214	\$172,054	N/A
78	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	\$10	N/A
79	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	\$0	\$0	\$0	-\$10,599	N/A
80	KEMPER CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$27	N/A
81	TWIN CITY FIRE INS CO	0.00%	\$0	\$0	\$0	\$7,300	N/A
82	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$0	\$0	\$512,125	-\$721,692	N/A
83	MISSOURI PHYSICIANS ASSOCIATES	0.00%	\$0	\$0	\$268,500	-\$96,471	N/A
84	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$37,934	N/A
85	OHIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$652,863	N/A
86	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$707	N/A
87	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$1,005	N/A
88	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$288	N/A
89	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$296	N/A
90	TRUCK INSURANCE EXCHANGE	0.00%	-\$2,110	-\$1,824	\$1,600,000	-\$9,498,568	520754.82%
91	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.00%	-\$6,259	-\$6,252	\$0	\$1,757	-28.10%
TOTAL		100.00%	\$190,032,878	\$192,382,331	\$77,579,894	\$88,557,355	46.03%

**TOTAL  
HOMEOWNERS  
INSURANCE**

**2005 PROPERTY/CASUALTY INSURANCE  
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY COMPANY	25.38%	\$268,269,408	\$260,714,018	\$106,052,622	\$94,360,201	36.19%
2	AMERICAN FAMILY MUTUAL INS CO	20.67%	\$218,446,819	\$226,474,299	\$97,116,279	\$96,714,578	42.70%
3	SHELTER MUTUAL INSURANCE CO	6.10%	\$64,434,382	\$64,409,467	\$23,683,838	\$27,452,300	42.62%
4	MID CENTURY INSURANCE COMPANY	3.42%	\$36,116,150	\$34,296,082	\$11,724,803	\$10,455,455	30.49%
5	SAFECO INSURANCE CO OF AMERICA	3.07%	\$32,409,098	\$33,011,283	\$11,657,437	\$10,522,566	31.88%
6	ALLSTATE INDEMNITY COMPANY	2.85%	\$30,165,965	\$31,783,685	\$11,260,352	\$12,640,167	39.77%
7	FIRE INSURANCE EXCHANGE	2.73%	\$28,893,415	\$29,244,969	\$9,696,956	\$8,720,989	29.82%
8	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.67%	\$28,225,672	\$28,325,986	\$12,923,312	\$10,472,383	36.97%
9	AUTO CLUB FAMILY INSURANCE COMPANY	2.58%	\$27,286,718	\$25,588,764	\$8,509,113	\$8,275,459	32.34%
10	ALLSTATE INSURANCE COMPANY	2.20%	\$23,274,031	\$24,390,674	\$8,904,989	\$9,405,482	38.56%
11	STANDARD FIRE INSURANCE COMPANY	1.73%	\$18,302,695	\$16,345,000	\$6,357,957	\$5,753,922	35.20%
12	LIBERTY MUTUAL FIRE INSURANCE CO	1.57%	\$16,563,081	\$16,244,649	\$6,800,592	\$5,758,127	35.45%
13	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.41%	\$14,953,314	\$14,514,563	\$4,613,065	\$4,584,889	31.59%
14	AMCO INSURANCE COMPANY	1.39%	\$14,713,823	\$13,805,792	\$4,781,534	\$4,795,779	34.74%
15	ALLSTATE PROPERTY & CASUALTY INS CO	1.21%	\$12,778,719	\$6,690,351	\$1,505,855	\$3,495,977	52.25%
16	ALLIED PROPERTY & CASUALTY INS CO	1.15%	\$12,117,682	\$11,578,617	\$4,673,052	\$4,781,225	41.29%
17	AUTO OWNERS INSURANCE COMPANY	1.10%	\$11,614,418	\$11,375,969	\$5,443,837	\$5,092,871	44.77%
18	CAMERON MUTUAL INSURANCE COMPANY	1.01%	\$10,670,959	\$10,332,302	\$4,916,815	\$5,311,965	51.41%
19	HARTFORD UNDERWRITERS INSURANCE CO	0.85%	\$9,034,828	\$9,368,292	\$3,331,420	\$3,478,711	37.13%
20	LITITZ MUTUAL INSURANCE COMPANY	0.79%	\$8,330,399	\$8,138,812	\$3,745,943	\$3,891,364	47.81%
21	AMERICAN AUTOMOBILE INSURANCE CO	0.78%	\$8,240,835	\$7,794,998	\$4,507,635	\$5,327,866	68.35%
22	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.78%	\$8,202,409	\$8,112,844	\$3,635,088	\$3,155,709	38.90%
23	GREAT NORTHERN INSURANCE COMPANY	0.75%	\$7,974,209	\$7,687,571	\$8,400,963	\$12,161,686	158.20%
24	USAA CASUALTY INSURANCE COMPANY	0.68%	\$7,233,218	\$6,824,804	\$2,051,638	\$2,567,831	37.62%
25	FIDELITY NATIONAL INSURANCE COMPANY	0.67%	\$7,078,903	\$5,998,300	\$3,128,000	\$4,623,481	77.08%
26	COUNTRY MUTUAL INSURANCE COMPANY	0.63%	\$6,709,684	\$6,131,029	\$1,719,623	\$3,399,480	55.45%
27	MIDWESTERN INDEMNITY COMPANY THE	0.62%	\$6,547,414	\$7,159,148	\$3,447,811	\$2,833,039	39.57%
28	PROPERTY & CASUALTY INS CO OF HARTFORD	0.54%	\$5,709,150	\$5,184,067	\$1,286,516	\$1,368,692	26.40%
29	CINCINNATI INS CO THE	0.52%	\$5,494,397	\$5,998,844	\$3,047,976	\$2,840,809	47.36%
30	ECONOMY PREMIER ASSURANCE COMPANY	0.50%	\$5,259,213	\$5,439,357	\$2,273,708	\$1,948,456	35.82%
31	STATE AUTO PROPERTY & CASUALTY INS CO	0.48%	\$5,069,551	\$5,167,286	\$2,775,877	\$2,132,110	41.26%
32	ENCOMPASS INDEMNITY COMPANY	0.44%	\$4,608,868	\$3,135,588	\$738,641	\$1,507,529	48.08%
33	METROPOLITAN PROPERTY & CASUALTY INS CO	0.41%	\$4,384,728	\$4,153,906	\$1,094,459	\$885,703	21.32%
34	FOREMOST INSURANCE CO	0.40%	\$4,251,319	\$5,026,012	\$2,496,508	\$2,067,308	41.13%
35	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.38%	\$4,055,182	\$3,297,380	\$863,375	\$1,104,697	33.50%
36	FIREMANS FUND INSURANCE COMPANY	0.36%	\$3,847,018	\$3,800,642	\$2,485,031	\$2,467,701	64.93%
37	HOMESITE INDEMNITY COMPANY	0.36%	\$3,780,186	\$3,068,025	\$1,400,227	\$2,344,597	76.42%
38	VIGILANT INSURANCE COMPANY	0.34%	\$3,642,286	\$3,739,663	\$1,726,664	\$1,577,500	42.18%
39	AUTOMOBILE INS CO OF HARTFORD CT	0.30%	\$3,125,998	\$3,494,446	\$2,448,639	\$1,620,478	46.37%
40	COLUMBIA NATIONAL INSURANCE COMPANY	0.29%	\$3,113,782	\$3,147,563	\$2,171,525	\$2,319,387	73.69%
41	PACIFIC INDEMNITY COMPANY	0.28%	\$3,010,896	\$3,118,367	\$1,985,145	\$1,451,959	46.56%
42	GUIDEONE MUTUAL INSURANCE COMPANY	0.27%	\$2,850,138	\$2,613,276	\$558,747	\$1,180,200	45.16%
43	COLUMBIA MUTUAL INSURANCE CO	0.23%	\$2,388,771	\$2,540,196	\$800,038	\$1,087,666	42.82%
44	MILLERS FIRST INSURANCE COMANY	0.22%	\$2,298,138	\$2,255,529	\$798,088	\$757,898	33.60%
45	SENTRY INSURANCE A MUTUAL COMPANY	0.21%	\$2,214,624	\$2,025,075	\$646,323	\$902,181	44.55%
46	METROPOLITAN GROUP PROP & CAS INS CO	0.20%	\$2,072,421	\$2,164,027	\$641,152	\$415,053	19.18%
47	ALLIANCE INSURANCE COMPANY INC	0.19%	\$2,035,309	\$1,976,945	\$1,002,977	\$1,248,649	63.16%
48	FEDERAL INSURANCE COMPANY	0.19%	\$2,028,984	\$1,951,040	\$921,686	\$747,486	38.31%
49	MILLERS CLASSIFIED INSURANCE COMPANY	0.19%	\$1,994,724	\$1,999,957	\$534,473	\$473,151	23.66%
50	OWNERS INSURANCE COMPANY	0.17%	\$1,821,820	\$1,645,627	\$676,040	\$702,134	42.67%
51	SECURA SUPREME INSURANCE COMPANY	0.17%	\$1,775,597	\$1,650,002	\$313,104	\$417,095	25.28%
52	HARTFORD CASUALTY INS CO	0.16%	\$1,719,160	\$1,986,097	\$832,979	\$146,029	7.35%
53	FARMERS INSURANCE EXCHANGE	0.15%	\$1,601,223	\$1,732,644	\$904,055	\$1,032,438	59.59%
54	SENTINEL INSURANCE COMPANY LTD	0.14%	\$1,482,649	\$939,235	\$65,941	\$88,489	9.42%
55	DEPOSITORS INSURANCE COMPANY	0.14%	\$1,472,806	\$1,432,529	\$966,379	\$2,280,565	159.20%
56	CIVIC PROPERTY & CASUALTY CO	0.14%	\$1,471,059	\$1,829,452	\$1,058,900	\$971,725	53.12%
57	FARMERS ALLIANCE MUTUAL INS CO	0.14%	\$1,448,384	\$1,332,402	\$510,188	\$689,459	51.75%
58	WEST AMERICAN INSURANCE COMPANY	0.12%	\$1,301,705	\$1,445,073	\$837,801	\$595,832	41.23%
59	ARMED FORCES INSURANCE EXCHANGE	0.12%	\$1,249,261	\$1,185,082	\$448,521	\$582,464	49.15%
60	AMERICAN INTERNATIONAL INS CO	0.12%	\$1,236,931	\$1,293,885	\$996,189	\$886,929	68.55%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	AMICA MUTUAL INSURANCE COMPANY	0.12%	\$1,229,711	\$1,071,123	\$467,849	\$273,388	25.52%
62	NATIONAL CASUALTY COMPANY	0.12%	\$1,227,492	\$1,432,965	\$946,939	\$1,219,847	85.13%
63	AMERICAN BANKERS INS CO OF FLORIDA	0.11%	\$1,213,549	\$1,252,337	\$332,031	\$367,588	29.35%
64	AMEX ASSURANCE COMPANY	0.10%	\$1,098,746	\$982,501	\$444,710	\$401,458	40.86%
65	SECURA INSURANCE A MUTUAL COMPANY	0.10%	\$1,076,935	\$1,217,589	\$385,025	\$302,082	24.81%
66	CENTENNIAL INSURANCE COMPANY	0.10%	\$1,052,662	\$883,367	\$198,061	\$327,283	37.05%
67	ATLANTIC MUTUAL INSURANCE COMPANY	0.10%	\$1,043,290	\$1,333,126	\$913,919	\$808,353	60.64%
68	UNION INSURANCE CO OF PROVIDENCE	0.09%	\$905,575	\$1,052,398	\$546,021	\$224,336	21.32%
69	TRAVELERS INDEMNITY CO OF AMERICA	0.08%	\$864,708	\$823,104	\$309,700	\$236,151	28.69%
70	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.08%	\$844,765	\$805,402	\$546,016	\$752,842	93.47%
71	ACUITY A MUTUAL INSURANCE COMPANY	0.08%	\$830,599	\$580,683	\$82,648	\$104,430	17.98%
72	TEACHERS INSURANCE COMPANY	0.08%	\$824,872	\$786,802	\$572,613	\$491,636	62.49%
73	ASSOCIATED INDEMNITY CORPORATION	0.07%	\$781,814	\$818,461	\$376,000	\$632,876	77.33%
74	ELECTRIC INSURANCE COMPANY	0.07%	\$760,145	\$688,930	\$241,641	\$104,988	15.24%
75	AMERICAN FAMILY HOME INSURANCE COMPANY	0.07%	\$712,936	\$790,751	\$450,959	\$297,665	37.64%
76	UNITED FIRE AND CASUALTY COMPANY	0.07%	\$704,530	\$714,360	\$235,802	\$160,102	22.41%
77	AMERICAN FIRE & CASUALTY COMPANY	0.07%	\$689,622	\$684,821	\$179,617	\$195,328	28.52%
78	AMERICAN INSURANCE COMPANY THE	0.06%	\$676,600	\$711,709	\$1,074,834	\$772,739	108.58%
79	BALBOA INSURANCE COMPANY	0.06%	\$659,185	\$699,021	\$449,972	\$543,379	77.73%
80	SOUTHERN INSURANCE COMPANY	0.06%	\$612,718	\$278,110	\$71,085	\$129,317	46.50%
81	EMCASCO INSURANCE COMPANY	0.05%	\$487,542	\$542,436	\$214,067	\$66,992	12.35%
82	KEMPER INDEPENDENCE INSURANCE COMPANY	0.04%	\$472,379	\$481,414	\$144,753	\$46,800	9.72%
83	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.04%	\$436,124	\$112,207	\$9,539	\$20,858	18.59%
84	PHARMACISTS MUTUAL INSURANCE COMPANY	0.04%	\$409,986	\$380,019	\$190,770	\$127,800	33.63%
85	NATIONAL LLOYDS INSURANCE COMPANY	0.04%	\$395,308	\$386,181	\$110,528	\$151,303	39.18%
86	TWIN CITY FIRE INS CO	0.04%	\$392,649	\$448,939	\$203,548	\$202,837	45.18%
87	SECURITY NATIONAL INSURANCE COMPANY	0.04%	\$383,724	\$464,127	\$95,199	\$23,308	5.02%
88	HORACE MANN INSURANCE COMPANY	0.03%	\$312,035	\$321,864	\$76,141	\$65,917	20.48%
89	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.03%	\$279,174	\$725,779	\$419,937	\$388,957	53.59%
90	EMPIRE FIRE AND MARINE INSURANCE CO	0.03%	\$268,834	\$260,766	\$0	-\$2,342	-0.90%
91	AMERICAN NATIONAL GENERAL INS CO	0.02%	\$264,120	\$312,387	\$300,959	\$335,905	107.53%
92	AMERICAN RELIABLE INSURANCE COMPANY	0.02%	\$255,343	\$253,678	\$38,654	\$45,841	18.07%
93	FEDERATED MUTUAL INSURANCE COMPANY	0.02%	\$238,746	\$496,028	\$231,773	\$134,901	27.20%
94	OHIO CASUALTY INSURANCE COMPANY	0.02%	\$207,125	\$268,601	\$52,832	-\$7,852	-2.92%
95	EMPLOYERS MUTUAL CASUALTY COMPANY	0.02%	\$198,641	\$226,515	\$81,196	-\$49,318	-21.77%
96	AMERICAN SECURITY INSURANCE COMPANY	0.02%	\$186,364	\$136,445	\$9,782	\$22,357	16.39%
97	CHURCH MUTUAL INSURANCE COMPANY	0.01%	\$157,676	\$150,161	\$43,391	\$3,464	2.31%
98	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$154,569	\$165,518	\$739,082	\$973,807	588.34%
99	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.01%	\$145,441	\$192,676	\$175,858	\$87,528	45.43%
100	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$138,603	\$140,187	\$145,148	\$202,288	144.30%
101	MUTUALAID EXCHANGE	0.01%	\$125,514	\$118,595	\$16,052	\$9,904	8.35%
102	HARTFORD FIRE INSURANCE COMPANY	0.01%	\$113,509	\$126,448	-\$31,345	-\$77,581	-61.35%
103	MASSACHUSETTS BAY INS CO	0.01%	\$107,908	\$141,232	\$158,457	\$153,651	108.79%
104	ROCKFORD MUTUAL INSURANCE COMPANY	0.01%	\$103,859	\$81,609	\$14,912	\$15,912	19.50%
105	BROTHERHOOD MUTUAL INSURANCE CO	0.01%	\$100,479	\$137,890	\$135,044	\$62,876	45.60%
106	HANOVER INSURANCE COMPANY THE	0.01%	\$79,488	\$106,479	\$208,567	-\$17,752	-16.67%
107	STANDARD GUARANTY INSURANCE COMPANY	0.01%	\$70,134	\$55,622	\$1,152	\$14,658	26.35%
108	CITIZENS INSURANCE COMPANY OF AMERICA	0.01%	\$62,657	\$90,643	\$271,436	\$283,361	312.61%
109	AEGIS SECURITY INSURANCE COMPANY	0.01%	\$57,808	\$60,643	\$19,585	\$21,085	34.77%
110	MERASTAR INSURANCE COMPANY	0.00%	\$46,935	\$49,393	\$96,768	\$128,115	259.38%
111	EXACT PROPERTY & CASUALTY	0.00%	\$46,092	\$63,928	\$42,652	\$24,251	37.93%
112	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$41,698	\$40,760	\$8,425	\$31,674	77.71%
113	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$28,987	\$28,748	\$0	-\$494	-1.72%
114	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$22,092	\$28,566	\$0	-\$14,670	-51.35%
115	GUIDEONE AMERICA INSURANCE COMPANY	0.00%	\$19,732	\$238,644	\$134,815	-\$47,321	-19.83%
116	AFFILIATED FM INSURANCE COMPANY	0.00%	\$14,538	\$14,238	\$4,035	\$4,035	28.34%
117	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$12,743	\$9,434	\$0	\$305	3.23%
118	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$7,741	\$8,005	\$0	\$0	0.00%
119	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$1,407	\$382	\$0	\$0	0.00%
120	CALIFORNIA CASUALTY INSURANCE CO	0.00%	\$15	\$349	\$0	-\$178	-51.00%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$62	N/A
122	JEFFERSON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,110	N/A
123	VESTA FIRE INSURANCE CORP	0.00%	\$0	\$0	\$0	-\$31,120	N/A
124	GENERAL STAR NATIONAL INS CO	0.00%	\$0	\$502	\$0	-\$48,000	-9561.75%
125	PHILADELPHIA INDEMNITY INSURANCE CO	0.00%	\$0	\$0	\$0	\$3,029	N/A
126	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$43	N/A
127	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	-\$7	\$0	-\$670	9571.43%
128	MARYLAND CASUALTY COMPANY	0.00%	\$0	-\$6	\$0	-\$190	3166.67%
129	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	-\$1	N/A
130	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,195	N/A
131	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$120	N/A
132	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$234	N/A
133	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	-\$6	N/A
134	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$0	\$15,000	\$7,277	N/A
135	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$1,137	N/A
136	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$0	\$317	-\$2,514	N/A
137	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,489	N/A
138	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$175,000	\$25,067	N/A
139	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$164	N/A
140	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$202	N/A
141	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$300	-\$1,424	N/A
142	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	-\$150	N/A
143	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$524,584	\$139,175	N/A
144	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	\$28,483	\$29,221	N/A
145	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$546	N/A
146	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$148	N/A
147	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$2,795	N/A
148	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$25,468	N/A
149	GE REINSURANCE CORPORATION	0.00%	\$0	\$0	\$27,000	\$27,000	N/A
150	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$33,946	\$21,164	N/A
151	NORTHLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$27,697	N/A
152	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
153	BLUE RIDGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$894	N/A
154	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$0	\$9,000	-\$74,021	N/A
155	GENERAL INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$32,828	\$44,753	N/A
156	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$27,355	-\$16,999	N/A
157	STATE FARM GENERAL INSURANCE CO	0.00%	\$0	\$0	\$71,143	\$27,106	N/A
158	TIG INSURANCE COMPANY	0.00%	\$0	\$11,556	-\$20	\$19	0.16%
159	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$0	\$1,605	N/A
160	PHOENIX INSURANCE COMPANY THE	0.00%	\$0	\$0	\$5,000	\$1,485	N/A
161	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$454	N/A
162	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.00%	\$0	\$0	\$1,937	\$5,842	N/A
163	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$367	N/A
164	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$6,192	\$5,836	N/A
165	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$1	N/A
166	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	-\$384	N/A
167	VALIANT INS CO	0.00%	\$0	\$11	\$0	-\$1,426	-12963.64%
168	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$275	\$0	\$0	0.00%
169	UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$28,591	N/A
170	MENDOTA INSURANCE COMPANY	0.00%	\$0	\$0	\$13,551	-\$11,449	N/A
171	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$19	\$0	-\$130	-684.21%
172	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$2,715	\$2,715	N/A
173	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$561	N/A
174	HAWKEYE SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$380,000	N/A
175	AMERICAN STATES PREFERRED INS CO	0.00%	\$0	\$0	-\$97	-\$20,674	N/A
176	AXIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$88	N/A
177	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$15,873	-\$141,210	N/A
178	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$78,473	\$114,660	N/A
179	TRAVELERS PERSONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
180	REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$630	N/A

**2005 PROPERTY/CASUALTY INSURANCE  
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$389	N/A
182	FIDELITY AND DEPOSIT CO MARYLAND	0.00%	\$0	\$0	\$0	-\$15,857	N/A
183	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	\$9,069	\$11,469	N/A
184	DIAMOND STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A
185	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$53	N/A
186	AMERICAN MOTORISTS INSURANCE CO	0.00%	-\$227	\$4,980	\$2,260	\$2,260	45.38%
187	BEAZLEY INSURANCE COMPANY INC	0.00%	-\$263	-\$263	\$109,653	\$71,759	-27284.79%
188	AIG CENTENNIAL INSURANCE COMPANY	0.00%	-\$630	\$19,633	\$6,011	\$6,011	30.62%
189	AMERICAN MODERN HOME INSURANCE CO	0.00%	-\$695	\$6,443	\$0	-\$1,616	-25.08%
190	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	-\$7,299	\$4,484	\$197,715	-\$58,381	-1301.98%
191	CENTRE INSURANCE COMPANY	0.00%	-\$8,679	\$77,570	\$14,713	-\$40,925	-52.76%
192	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.00%	-\$13,288	\$446,867	\$401,909	\$30,678,664	6865.28%
193	GENERAL CASUALTY CO OF WISCONSIN	0.00%	-\$31,605	\$348,713	\$302,493	\$57,091	16.37%
194	GLENS FALLS INSURANCE COMPANY THE	-0.01%	-\$53,322	\$946,684	\$464,418	\$22,128,270	2337.45%
TOTAL		100.00%	\$1,056,946,691	\$1,045,454,044	\$430,664,376	\$475,240,408	45.46%

**TOTAL  
PRIVATE PASSENGER  
AUTO INSURANCE**



**2005 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	20.67%	\$573,197,054	\$574,891,452	\$330,255,455	\$337,809,440	58.76%
2	AMERICAN FAMILY MUTUAL INS CO	15.37%	\$426,228,052	\$428,766,596	\$251,642,713	\$266,309,141	62.11%
3	SHELTER MUTUAL INSURANCE CO	5.41%	\$150,016,430	\$152,126,667	\$99,095,620	\$91,740,109	60.31%
4	SAFECO INSURANCE COMPANY OF ILLINOIS	4.69%	\$130,091,313	\$128,747,429	\$65,340,339	\$75,174,816	58.39%
5	FARMERS INSURANCE COMPANY INC	4.52%	\$125,435,344	\$124,934,779	\$67,902,166	\$69,140,127	55.34%
6	AMERICAN STANDARD INS CO OF WISCONSIN	3.31%	\$91,676,575	\$94,239,230	\$60,759,846	\$58,944,359	62.55%
7	AUTOMOBILE CLUB INTER-INS EXCHANGE	3.27%	\$90,693,012	\$92,372,392	\$55,297,227	\$55,110,318	59.66%
8	ALLSTATE PROPERTY & CASUALTY INS CO	2.85%	\$79,154,013	\$78,558,643	\$37,198,939	\$35,320,551	44.96%
9	ALLSTATE INSURANCE COMPANY	2.16%	\$59,893,381	\$61,323,044	\$29,096,779	\$24,803,565	40.45%
10	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.10%	\$58,325,497	\$59,363,180	\$35,266,491	\$34,410,947	57.97%
11	PROGRESSIVE PREFERRED INSURANCE COMPANY	2.10%	\$58,213,116	\$54,708,166	\$28,404,438	\$34,386,014	62.85%
12	PROGRESSIVE NORTHWESTERN INS CO	1.84%	\$51,115,323	\$56,362,097	\$30,364,344	\$27,968,965	49.62%
13	PROGRESSIVE MAX INSURANCE COMPANY	1.79%	\$49,595,049	\$46,665,167	\$23,024,265	\$26,826,251	57.49%
14	STATE FARM FIRE AND CASUALTY COMPANY	1.58%	\$43,760,106	\$43,984,186	\$26,745,727	\$25,113,928	57.10%
15	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.32%	\$36,699,262	\$36,128,896	\$21,174,207	\$21,958,383	60.78%
16	MID CENTURY INSURANCE COMPANY	1.27%	\$35,292,954	\$35,735,854	\$21,137,252	\$22,387,130	62.65%
17	GEICO GENERAL INS CO	1.26%	\$35,006,685	\$34,380,606	\$20,355,846	\$21,218,220	61.72%
18	AMERICAN INTERNATIONAL SOUTH INS CO	1.26%	\$34,897,959	\$33,831,002	\$19,010,365	\$28,478,855	84.18%
19	LIBERTY MUTUAL FIRE INSURANCE CO	0.92%	\$25,624,161	\$25,725,238	\$14,076,632	\$10,313,832	40.09%
20	AMCO INSURANCE COMPANY	0.77%	\$21,291,492	\$21,819,339	\$11,443,081	\$11,009,275	50.46%
21	USAA CASUALTY INSURANCE COMPANY	0.76%	\$20,983,536	\$20,624,020	\$12,154,356	\$12,885,319	62.48%
22	CAMERON MUTUAL INSURANCE COMPANY	0.74%	\$20,637,253	\$20,798,889	\$10,334,892	\$11,435,263	54.98%
23	HARTFORD UNDERWRITERS INSURANCE CO	0.70%	\$19,542,011	\$20,470,251	\$11,848,991	\$9,314,873	45.50%
24	DEPOSITORS INSURANCE COMPANY	0.67%	\$18,720,223	\$15,466,382	\$7,496,486	\$7,849,421	50.75%
25	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.66%	\$18,423,879	\$18,064,104	\$9,019,530	\$8,924,844	49.41%
26	GOVERNMENT EMPLOYEES INSURANCE CO	0.64%	\$17,816,710	\$17,887,018	\$12,372,846	\$13,361,744	74.70%
27	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.62%	\$17,094,470	\$18,774,755	\$11,298,067	\$9,613,095	51.20%
28	PROGRESSIVE DIRECT INSURANCE COMPANY	0.61%	\$17,013,325	\$18,686,891	\$11,460,296	\$9,609,514	51.42%
29	PROPERTY & CASUALTY INS CO OF HARTFORD	0.60%	\$16,516,979	\$15,640,071	\$8,349,894	\$9,067,203	57.97%
30	GEICO INDEMNITY COMPANY	0.58%	\$16,123,266	\$15,755,402	\$7,896,823	\$8,630,850	54.78%
31	CORNERSTONE NATIONAL INSURANCE COMPANY	0.52%	\$14,443,298	\$14,889,900	\$7,620,602	\$7,801,313	52.39%
32	DAIRYLAND INSURANCE COMPANY	0.42%	\$11,755,294	\$12,127,966	\$7,044,376	\$5,840,232	48.16%
33	COLUMBIA MUTUAL INSURANCE CO	0.39%	\$10,915,720	\$10,725,588	\$5,979,443	\$6,042,586	56.34%
34	ALLSTATE INDEMNITY COMPANY	0.39%	\$10,834,347	\$11,249,990	\$5,571,395	\$4,938,368	43.90%
35	ALLIED PROPERTY & CASUALTY INS CO	0.38%	\$10,530,321	\$12,461,750	\$7,409,635	\$7,296,143	58.55%
36	MIDWESTERN INDEMNITY COMPANY THE	0.37%	\$10,337,018	\$11,050,818	\$5,880,751	\$5,261,305	47.61%
37	AUTO CLUB FAMILY INSURANCE COMPANY	0.36%	\$9,999,524	\$10,692,094	\$5,697,084	\$5,161,779	48.28%
38	INSURANCE CO OF THE STATE OF PA	0.36%	\$9,914,711	\$9,772,256	\$5,389,356	\$7,084,535	72.50%
39	TICO INSURANCE COMPANY	0.33%	\$9,181,704	\$7,533,217	\$3,678,547	\$5,687,932	75.50%
40	ESURANCE INSURANCE COMPANY	0.30%	\$8,421,341	\$6,829,295	\$3,506,682	\$4,574,859	66.99%
41	TRAVELERS PERSONAL INSURANCE COMPANY	0.29%	\$8,027,596	\$8,055,843	\$4,100,767	\$5,119,796	63.55%
42	VIKING INSURANCE COMPANY OF WISCONSIN	0.27%	\$7,435,560	\$6,688,431	\$3,665,621	\$5,235,582	78.28%
43	AUTO OWNERS INSURANCE COMPANY	0.26%	\$7,235,259	\$7,280,941	\$4,555,530	\$4,943,549	67.90%
44	ENCOMPASS INDEMNITY COMPANY	0.25%	\$6,811,377	\$5,047,653	\$1,481,284	\$2,452,799	48.59%
45	SHELTER GENERAL INS CO	0.25%	\$6,805,535	\$7,074,803	\$4,155,786	\$14,834,077	209.67%
46	FINANCIAL INDEMNITY COMPANY	0.24%	\$6,688,820	\$3,790,091	\$1,084,151	\$2,410,309	63.60%
47	STATE AUTO PROPERTY & CASUALTY INS CO	0.24%	\$6,554,211	\$6,882,118	\$2,599,047	\$3,378,256	49.09%
48	COUNTRY MUTUAL INSURANCE COMPANY	0.23%	\$6,314,079	\$6,409,268	\$3,533,088	\$4,041,997	63.06%
49	FIREMANS FUND INSURANCE COMPANY	0.22%	\$6,003,161	\$6,694,266	\$3,783,013	\$3,985,698	59.54%
50	GATEWAY INSURANCE COMPANY	0.21%	\$5,956,570	\$5,807,652	\$2,464,854	\$2,724,299	46.91%
51	COUNTRY PREFERRED INSURANCE COMPANY	0.20%	\$5,602,017	\$5,478,675	\$2,574,272	\$2,564,604	46.81%
52	GEICO CASUALTY COMPANY	0.20%	\$5,459,711	\$5,722,609	\$3,317,317	\$3,600,995	62.93%
53	METROPOLITAN GROUP PROP & CAS INS CO	0.20%	\$5,415,805	\$5,583,901	\$3,584,891	\$3,936,577	70.50%
54	PROGRESSIVE SPECIALTY INS CO	0.19%	\$5,278,241	\$5,847,418	\$3,578,200	\$2,907,977	49.73%
55	NATIONAL GENERAL INS CO	0.19%	\$5,191,446	\$5,120,313	\$2,603,205	\$2,825,915	55.19%
56	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.18%	\$5,078,018	\$4,739,475	\$2,518,507	\$2,718,171	57.35%
57	PROGRESSIVE CASUALTY INSURANCE CO	0.18%	\$5,049,587	\$5,479,909	\$2,993,063	\$2,232,248	40.74%
58	AMERICAN HOME ASSURANCE COMPANY	0.18%	\$5,048,822	\$4,912,838	\$2,864,805	\$3,571,329	72.69%
59	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.18%	\$4,935,326	\$4,047,318	\$1,190,312	\$1,909,988	47.19%
60	GRINNELL MUTUAL REINSURANCE COMPANY	0.17%	\$4,818,754	\$5,017,825	\$3,580,072	\$3,340,552	66.57%
61	AIG NATIONAL INSURANCE COMPANY INC	0.16%	\$4,433,427	\$1,904,588	\$385,290	\$1,774,430	93.17%
62	MENDOTA INSURANCE COMPANY	0.16%	\$4,423,992	\$4,967,904	\$3,542,917	\$2,639,874	53.14%
63	CINCINNATI INS CO THE	0.16%	\$4,361,770	\$5,532,248	\$3,095,961	\$3,254,754	58.83%
64	AFFIRMATIVE INSURANCE COMPANY	0.15%	\$4,264,111	\$4,932,990	\$2,343,306	\$2,039,196	41.34%
65	METROPOLITAN PROPERTY & CASUALTY INS CO	0.15%	\$4,049,121	\$3,997,840	\$2,008,932	\$2,082,557	52.09%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	TRADERS INSURANCE COMPANY	0.14%	\$3,993,904	\$4,191,520	\$2,621,063	\$2,672,652	63.76%
67	HAULERS INSURANCE COMPANY INC	0.14%	\$3,855,725	\$3,732,656	\$1,836,026	\$1,780,577	47.70%
68	OWNERS INSURANCE COMPANY	0.13%	\$3,682,350	\$3,484,233	\$1,916,581	\$1,734,237	49.77%
69	CONSUMERS INSURANCE USA INC	0.13%	\$3,671,380	\$3,065,380	\$1,432,565	\$2,136,232	69.69%
70	AIU INSURANCE COMPANY	0.13%	\$3,523,869	\$3,697,236	\$2,622,170	\$1,773,233	47.96%
71	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.13%	\$3,491,618	\$3,218,461	\$1,807,230	\$2,142,383	66.57%
72	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.12%	\$3,433,098	\$3,691,888	\$2,208,248	\$2,345,283	63.53%
73	SECURA SUPREME INSURANCE COMPANY	0.12%	\$3,406,671	\$3,306,243	\$1,434,374	\$1,897,329	57.39%
74	AMERICAN FAMILY HOME INSURANCE COMPANY	0.12%	\$3,296,131	\$3,203,966	\$812,055	\$847,835	26.46%
75	NEW SOUTH INSURANCE COMPANY	0.12%	\$3,278,563	\$2,638,055	\$1,811,422	\$2,024,264	76.73%
76	MILLERS CLASSIFIED INSURANCE COMPANY	0.12%	\$3,238,881	\$3,330,170	\$2,374,827	\$1,905,832	57.23%
77	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.12%	\$3,230,582	\$3,679,481	\$2,915,980	\$2,046,383	55.62%
78	ECONOMY PREMIER ASSURANCE COMPANY	0.12%	\$3,194,314	\$3,396,511	\$1,384,485	\$1,544,718	45.48%
79	YOUNG AMERICA INSURANCE COMPANY	0.11%	\$3,188,220	\$3,111,385	\$1,615,663	\$1,710,524	54.98%
80	HARTFORD INSURANCE CO OF MIDWEST THE	0.11%	\$3,152,366	\$2,840,623	\$999,133	\$1,990,527	70.07%
81	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	0.11%	\$3,151,084	\$1,312,232	\$493,516	\$1,089,394	83.02%
82	FOREMOST INSURANCE CO	0.11%	\$3,139,941	\$3,040,204	\$979,603	\$1,330,345	43.76%
83	MILLERS FIRST INSURANCE COMANY	0.11%	\$3,069,387	\$3,160,541	\$2,007,567	\$1,920,639	60.77%
84	TRAVELERS HOME AND MARINE INS CO THE	0.11%	\$2,971,626	\$602,997	\$230,186	\$443,953	73.62%
85	AMEX ASSURANCE COMPANY	0.11%	\$2,926,246	\$2,883,942	\$1,449,635	\$1,653,943	57.35%
86	FIDELITY NATIONAL INSURANCE COMPANY	0.10%	\$2,893,597	\$3,100,681	\$1,176,429	\$1,543,547	49.78%
87	GUIDEONE ELITE INSURANCE COMPANY	0.10%	\$2,758,261	\$2,841,668	\$2,182,643	\$1,828,830	64.36%
88	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.10%	\$2,741,878	\$2,873,308	\$1,297,913	\$1,173,188	40.83%
89	ILLINOIS NATIONAL INSURANCE COMPANY	0.10%	\$2,665,274	\$4,024,646	\$4,337,627	\$2,661,566	66.13%
90	AMERICAN MODERN HOME INSURANCE CO	0.09%	\$2,485,490	\$2,605,454	\$1,212,741	\$1,017,335	39.05%
91	ALFA VISION INSURANCE CORPORATION	0.09%	\$2,455,795	\$1,112,609	\$305,619	\$783,787	70.45%
92	CHARTER INDEMNITY COMPANY	0.09%	\$2,370,133	\$3,106,655	\$2,553,063	\$1,440,904	46.38%
93	SENTRY INSURANCE A MUTUAL COMPANY	0.09%	\$2,366,994	\$2,533,406	\$1,214,139	\$871,268	34.39%
94	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.08%	\$2,349,301	\$2,504,059	\$1,391,901	\$1,291,362	51.57%
95	GUIDEONE AMERICA INSURANCE COMPANY	0.08%	\$2,322,580	\$2,250,792	\$1,543,288	\$1,044,637	46.41%
96	CAMERON NATIONAL INSURANCE COMPANY	0.08%	\$2,277,404	\$1,988,622	\$872,238	\$1,001,188	50.35%
97	TRAVCO INSURANCE COMPANY	0.08%	\$2,218,541	\$2,364,654	\$1,352,289	\$1,097,736	46.42%
98	OMNI INSURANCE COMPANY	0.08%	\$2,185,761	\$3,033,182	\$3,139,949	\$2,355,751	77.67%
99	NATIONAL GENERAL ASSURANCE COMPANY	0.08%	\$2,086,603	\$2,278,356	\$2,054,062	\$869,588	38.17%
100	WESTERN AGRICULTURAL INSURANCE COMPANY	0.08%	\$2,082,876	\$3,034,097	\$2,612,451	\$2,442,707	80.51%
101	AMERICAN INTERNATIONAL INS CO	0.07%	\$2,078,614	\$2,183,008	\$1,544,617	\$1,639,532	75.10%
102	HARTFORD FIRE INSURANCE COMPANY	0.07%	\$2,072,559	\$2,683,845	\$2,191,695	\$579,473	21.59%
103	NATIONAL INSURANCE ASSOCIATION	0.07%	\$2,051,433	\$2,341,489	\$1,854,529	\$301,827	12.89%
104	USAA GENERAL INDEMNITY COMPANY	0.07%	\$1,848,357	\$1,955,424	\$1,141,235	\$1,153,199	58.97%
105	AMICA MUTUAL INSURANCE COMPANY	0.07%	\$1,833,556	\$1,763,679	\$650,903	\$682,768	38.71%
106	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.07%	\$1,832,473	\$1,429,747	\$715,182	\$767,879	53.71%
107	GREAT NORTHERN INSURANCE COMPANY	0.06%	\$1,732,154	\$1,748,756	\$1,288,300	\$515,999	29.51%
108	TRINITY UNIVERSAL INSURANCE COMPANY	0.06%	\$1,661,800	\$1,807,691	\$1,581,044	\$1,988,866	110.02%
109	WEST AMERICAN INSURANCE COMPANY	0.06%	\$1,641,547	\$1,744,190	\$969,092	\$751,679	43.10%
110	WORKMENS AUTO INSURANCE COMPANY	0.06%	\$1,638,315	\$1,578,431	\$771,276	\$765,797	48.52%
111	GUIDEONE MUTUAL INSURANCE COMPANY	0.06%	\$1,606,892	\$1,730,473	\$922,984	\$868,178	50.17%
112	NATIONWIDE MUTUAL INSURANCE COMPANY	0.06%	\$1,548,002	\$3,126,136	\$1,248,805	\$877,032	28.05%
113	SAGAMORE INSURANCE COMPANY	0.05%	\$1,524,574	\$2,105,449	\$1,263,061	\$891,546	42.34%
114	ACUITY A MUTUAL INSURANCE COMPANY	0.05%	\$1,496,939	\$1,133,410	\$525,383	\$771,765	68.09%
115	PHOENIX INSURANCE COMPANY THE	0.05%	\$1,442,860	\$1,602,316	\$598,021	\$468,021	29.21%
116	FEDERAL INSURANCE COMPANY	0.05%	\$1,430,578	\$1,437,790	\$704,008	\$865,089	60.17%
117	GRINNELL SELECT INSURANCE COMPANY	0.05%	\$1,411,085	\$1,444,232	\$821,949	\$901,673	62.43%
118	FARMERS ALLIANCE MUTUAL INS CO	0.05%	\$1,389,038	\$1,470,224	\$789,617	\$690,060	46.94%
119	VIGILANT INSURANCE COMPANY	0.05%	\$1,358,647	\$1,437,978	\$421,634	\$554,233	38.54%
120	TEACHERS INSURANCE COMPANY	0.05%	\$1,348,246	\$1,414,926	\$649,501	\$824,591	58.28%
121	MIC GENERAL INSURANCE CORPORATION	0.05%	\$1,305,862	\$1,423,029	\$936,552	\$1,030,938	72.45%
122	TRUMBULL INSURANCE COMPANY	0.04%	\$1,225,082	\$1,383,127	\$962,759	\$1,287,667	93.10%
123	AMERICAN NATIONAL GENERAL INS CO	0.04%	\$1,221,796	\$1,316,658	\$878,436	\$566,715	43.04%
124	DIRECT GENERAL INSURANCE COMPANY	0.04%	\$1,036,938	\$383,167	\$109,454	\$275,421	71.88%
125	AUTOMOBILE INS CO OF HARTFORD CT	0.04%	\$1,034,577	\$1,118,470	\$988,109	\$722,174	64.57%
126	ELECTRIC INSURANCE COMPANY	0.04%	\$1,018,050	\$1,041,499	\$655,126	\$787,501	75.61%
127	TRAVELERS PROPERTY CASUALTY INS CO	0.04%	\$1,004,999	\$1,140,019	\$424,081	\$613,005	53.77%
128	DEERBROOK INSURANCE COMPANY	0.04%	\$983,136	\$1,166,296	\$849,961	\$823,047	70.57%
129	LIBERTY INSURANCE CORPORATION	0.03%	\$925,271	\$1,031,522	\$437,463	\$3,084,582	299.03%
130	ATLANTIC MUTUAL INSURANCE COMPANY	0.03%	\$880,885	\$1,058,265	\$2,081,192	\$884,058	83.54%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	STATE AUTO NATIONAL INSURANCE COMPANY	0.03%	\$770,807	\$957,065	\$735,388	\$395,896	41.37%
132	COUNTRY CASUALTY INS CO	0.03%	\$746,792	\$751,733	\$376,828	\$247,643	32.94%
133	HORACE MANN PROPERTY & CASUALTY INS CO	0.03%	\$727,477	\$686,760	\$265,639	\$284,087	41.37%
134	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.03%	\$717,323	\$290,317	\$93,520	\$217,006	74.75%
135	PACIFIC INDEMNITY COMPANY	0.03%	\$714,832	\$732,168	\$183,695	\$150,952	20.62%
136	LEADER INSURANCE COMPANY	0.02%	\$658,204	\$762,048	\$478,607	\$367,598	48.24%
137	VICTORIA AUTOMOBILE INSURANCE CO	0.02%	\$630,968	\$354,319	\$86,093	\$153,003	43.18%
138	HARTFORD ACCIDENT & INDEMNITY CO	0.02%	\$598,565	\$632,623	\$391,239	\$502,538	79.44%
139	FIRST LIBERTY INSURANCE CORP THE	0.02%	\$584,884	\$453,490	\$292,070	\$305,675	67.41%
140	CENTENNIAL INSURANCE COMPANY	0.02%	\$577,998	\$467,808	\$173,422	\$180,028	38.48%
141	METROPOLITAN GENERAL INS CO	0.02%	\$576,645	\$662,348	\$507,661	\$395,137	59.66%
142	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$572,361	\$593,593	\$309,064	\$464,274	78.21%
143	SECURA INSURANCE A MUTUAL COMPANY	0.02%	\$565,936	\$667,663	\$251,521	\$183,444	27.48%
144	UNITED FIRE AND CASUALTY COMPANY	0.02%	\$539,368	\$576,582	\$251,544	\$142,785	24.76%
145	KEMPER INDEPENDENCE INSURANCE COMPANY	0.02%	\$530,960	\$579,560	\$295,807	\$357,045	61.61%
146	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.02%	\$519,521	\$582,083	\$341,784	\$404,981	69.57%
147	TWIN CITY FIRE INS CO	0.02%	\$474,006	\$44,787	\$71,467	\$55,735	124.44%
148	MIDDLESEX INSURANCE COMPANY	0.02%	\$460,372	\$362,185	\$58,001	\$493,512	136.26%
149	INSUREMAX INSURANCE COMPANY	0.02%	\$437,683	\$72,954	\$30,778	\$96,917	132.85%
150	METROPOLITAN CASUALTY INS CO	0.02%	\$435,720	\$469,908	\$183,553	\$358,837	76.36%
151	BIRMINGHAM FIRE INS CO OF PA	0.02%	\$421,646	\$154,351	\$99,272	\$218,242	141.39%
152	AMERICAN FIRE & CASUALTY COMPANY	0.02%	\$419,635	\$451,951	\$547,674	\$215,325	47.64%
153	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$412,397	\$399,937	\$183,588	\$281,344	70.35%
154	AMERICAN SERVICE INSURANCE COMPANY	0.01%	\$390,149	\$619,595	\$633,310	\$534,015	86.19%
155	SECURITY NATIONAL INSURANCE COMPANY	0.01%	\$387,243	\$444,817	\$263,383	\$275,529	61.94%
156	INTEGON INDEMNITY CORP	0.01%	\$376,554	\$445,715	\$439,084	\$552,330	123.92%
157	NATIONAL INTERSTATE INSURANCE COMPANY	0.01%	\$347,696	\$311,260	\$402,856	\$564,278	181.29%
158	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$336,406	\$360,678	\$81,419	\$194,977	54.06%
159	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.01%	\$309,109	\$541,028	\$280,383	\$86,630	16.01%
160	NORTHBROOK INDEMNITY CO	0.01%	\$284,207	\$335,645	\$291,338	\$167,258	49.83%
161	STANDARD FIRE INSURANCE COMPANY	0.01%	\$273,066	\$304,953	\$131,559	\$74,428	24.41%
162	EMCASCO INSURANCE COMPANY	0.01%	\$272,693	\$292,787	\$116,094	\$190,091	64.92%
163	FEDERATED SERVICE INSURANCE COMPANY	0.01%	\$269,329	\$218,169	\$109,841	\$190,170	87.17%
164	INTEGON GENERAL INSURANCE CORPORATION	0.01%	\$269,290	\$319,512	\$491,875	\$448,009	140.22%
165	INTEGON NATIONAL INSURANCE COMPANY	0.01%	\$260,879	\$314,610	\$134,691	\$59,979	19.06%
166	MERASTAR INSURANCE COMPANY	0.01%	\$251,621	\$260,022	\$112,706	\$133,107	51.19%
167	GREAT AMERICAN INSURANCE COMPANY	0.01%	\$238,572	\$220,134	\$133,710	\$190,786	86.67%
168	HORACE MANN INSURANCE COMPANY	0.01%	\$233,199	\$241,044	\$169,933	\$178,328	73.98%
169	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$217,981	\$217,072	\$51,565	\$62,146	28.63%
170	NATIONWIDE PROPERTY & CASUALTY INS CO	0.01%	\$217,403	\$414,389	\$271,437	\$198,508	47.90%
171	AMERICAN BANKERS INS CO OF FLORIDA	0.01%	\$212,867	\$305,622	\$49,977	\$11,076	3.62%
172	RESPONSE WORLDWIDE INSURANCE COMPANY	0.01%	\$205,341	\$216,306	\$38,531	\$16,462	7.61%
173	BRISTOL WEST INSURANCE COMPANY	0.01%	\$201,939	\$290,095	\$306,609	\$261,138	90.02%
174	RESPONSE INSURANCE COMPANY	0.01%	\$193,288	\$109,597	\$52,895	\$162,843	148.58%
175	LINCOLN GENERAL INSURANCE CO	0.01%	\$152,578	\$246,400	\$286,754	\$106,081	43.05%
176	OHIO CASUALTY INSURANCE COMPANY	0.01%	\$149,831	\$167,703	\$148,703	\$190,032	113.31%
177	WINDSOR INSURANCE COMPANY	0.01%	\$147,864	\$397,443	\$823,741	\$304,679	76.66%
178	HARTFORD CASUALTY INS CO	0.00%	\$115,004	\$136,999	\$77,560	\$169,062	123.40%
179	GMAC INSURANCE COMPANY ONLINE INC	0.00%	\$112,279	\$166,466	\$155,823	\$159,916	96.07%
180	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$108,843	\$86,427	\$62,408	\$71,930	83.23%
181	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$105,387	\$163,954	\$237,628	\$37,197	22.69%
182	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$84,928	\$80,301	\$28,943	\$28,152	35.06%
183	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00%	\$77,117	\$82,128	\$37,091	\$34,253	41.71%
184	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$65,567	\$72,161	\$67,700	\$40,806	56.55%
185	SAFECO INSURANCE CO OF AMERICA	0.00%	\$56,016	\$59,858	\$2,204,112	-\$835,200	-1395.30%
186	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$46,142	\$50,401	\$22,049	\$27,845	55.25%
187	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.00%	\$42,206	\$42,073	\$2,495	\$2,510	5.97%
188	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$40,661	\$53,282	\$32,105	\$52,075	97.73%
189	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$37,104	\$33,816	\$27,793	\$66,294	196.04%
190	HANOVER INSURANCE COMPANY THE	0.00%	\$34,763	\$46,997	\$46,573	\$44,746	95.21%
191	MASSACHUSETTS BAY INS CO	0.00%	\$34,253	\$49,171	\$28,474	\$30,948	62.94%
192	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	\$28,299	\$77,808	\$33,934	\$10,511	13.51%
193	WARNER INSURANCE COMPANY	0.00%	\$14,053	\$22,454	\$26,015	-\$7,795	-34.72%
194	SHELBY CASUALTY INSURANCE COMPANY	0.00%	\$10,123	\$10,682	\$690,929	-\$288,950	-2705.02%
195	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$9,311	\$9,888	\$4,024	\$4,024	40.70%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	ACE AMERICAN INSURANCE COMPANY	0.00%	\$5,302	\$37,301	\$18,595	\$14,576	39.08%
197	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$4,935	\$5,690	\$2,676	\$2,676	47.03%
198	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$2,254	\$2,670	\$5,923	\$104,905	3929.03%
199	SENTINEL INSURANCE COMPANY LTD	0.00%	\$2,044	\$608	\$168	\$228	37.50%
200	TRAVELERS INDEMNITY COMPANY	0.00%	\$1,810	\$2,275	\$22,080	-\$7,008	-308.04%
201	FIDELITY AND CASUALTY COMPANY OF NEW YORK THE	0.00%	\$1,561	\$1,561	\$1,607	\$1,495	95.77%
202	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$1,120	\$900	\$42,392	\$12,337	1370.78%
203	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$815	\$815	\$0	\$0	0.00%
204	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$600	\$2,458	\$61,152	-\$82,813	-3369.12%
205	INFINITY INSURANCE COMPANY	0.00%	\$573	\$32	\$7,658	-\$2,288	-7150.00%
206	NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$400	\$400	\$0	\$0	0.00%
207	MOTORS INSURANCE CORPORATION	0.00%	\$226	\$79	\$0	-\$14	-17.72%
208	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$210	\$5,767	\$0	-\$1,571	-27.24%
209	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$181	\$356	\$545	\$6,592	1851.69%
210	FIDELITY AND DEPOSIT CO MARYLAND	0.00%	\$8	\$11	\$36	\$22	200.00%
211	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$6	\$10	\$7	-\$1,519	-15190.00%
212	BITUMINOUS CASUALTY CORPORATION	0.00%	\$2	\$2	\$1	\$1	50.00%
213	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$2	\$2	\$1	\$98	4900.00%
214	STONINGTON INSURANCE COMPANY	0.00%	\$0	\$0	\$53,031	-\$5,828	N/A
215	GREAT AMERICAN CONTEMPORARY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,353	N/A
216	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	-\$234	-\$6,292	N/A
217	CONTINENTAL WESTERN INSURANCE CO	0.00%	\$0	\$0	\$22,000	\$3,647	N/A
218	CUMIS INSURANCE SOCIETY INC	0.00%	\$0	\$4	\$4	\$1	25.00%
219	ARCH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,000	N/A
220	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$692	\$636	N/A
221	LIBERTY PERSONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$88,252	N/A
222	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$822	N/A
223	PROGRESSIVE HOME INSURANCE COMPANY	0.00%	\$0	\$0	-\$142	\$9,687	N/A
224	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
225	FOUNDERS INSURANCE COMPANY	0.00%	\$0	\$0	\$41,271	-\$55,546	N/A
226	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$67,519	\$31,838	N/A
227	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
228	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$0	\$0	\$152,576	-\$106,024	N/A
229	MIDWESTERN INSURANCE COMPANY	0.00%	\$0	\$0	-\$33	-\$33	N/A
230	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	-\$405	-\$11,779	N/A
231	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$50	\$0	-\$32	-64.00%
232	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	-\$87	\$6,417	-\$13,237	15214.94%
233	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$2,011	\$46,063	N/A
234	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	-\$3	\$0	\$0	0.00%
235	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	-\$2,954	-\$3,124	N/A
236	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$150,893	-\$119,003	N/A
237	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$119,627	\$63,574	N/A
238	CALIFORNIA CASUALTY INSURANCE CO	0.00%	\$0	\$0	-\$384	-\$66	N/A
239	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$3	\$0	\$4,767	158900.00%
240	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$0	\$11,175	\$3,880	N/A
241	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$22,856	-\$174,832	N/A
242	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$118	N/A
243	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$263	N/A
244	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$17	\$0	\$30,041	176711.76%
245	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$0	\$0	\$1	\$1	N/A
246	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$2	-\$3,148	N/A
247	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$9,866	N/A
248	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$30,809	\$5,703	N/A
249	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	-\$400	\$1,989	N/A
250	MAYFLOWER INSURANCE COMPANY LTD THE	0.00%	\$0	\$0	-\$550	-\$550	N/A
251	ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$114	N/A
252	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$216,376	\$256,629	N/A
253	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$0	\$123	\$0	-\$212	-172.36%
254	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$0	\$0	\$0	\$224	N/A
255	MERIDIAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$142,237	\$42,844	N/A
256	AMERISURE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$8	\$4	N/A
257	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$30	N/A
258	GRANITE STATE INSURANCE COMPANY	0.00%	\$0	-\$481	\$0	\$0	0.00%
259	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	-\$1	\$0	-\$911	91100.00%
260	NORTHLAND INSURANCE COMPANY	0.00%	\$0	\$0	-\$525	-\$554	N/A

**2005 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
261	OHIO SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
262	PEERLESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$7,200	N/A
263	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A
264	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$0	\$185,864	-\$418,538	N/A
265	GENERAL INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$61,934	-\$113,242	N/A
266	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$322,275	-\$312,050	N/A
267	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$32,186	N/A
268	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$0	\$0	-\$4,394	N/A
269	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$0	\$0	-\$1,124	-\$1,332	N/A
270	NAU COUNTRY INSURANCE COMPANY	0.00%	\$0	\$0	\$39,525	\$55,782	N/A
271	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$2,000	-\$53,750	N/A
272	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	\$0	\$0	\$11,105	\$25,470	N/A
273	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$111,399	-\$14,894	N/A
274	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$4,092	N/A
275	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$0	-\$328	\$716	N/A
276	VALIANT INS CO	0.00%	\$0	\$39	-\$133	\$1,891	4848.72%
277	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$0	\$0	-\$31	N/A
278	NATIONAL ALLIANCE INSURANCE CO	0.00%	\$0	\$0	\$547	-\$1,017	N/A
279	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$30,761	N/A
280	ATLANTA SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$9,959	-\$22,855	N/A
281	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$469	\$470,560	-\$134,272	-28629.42%
282	TRANSPORT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
283	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$711	N/A
284	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$410,834	-\$11,427	N/A
285	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
286	OLD REPUBLIC SECURITY ASSURANCE COMPANY	0.00%	\$0	\$113	-\$1,700	-\$1,816	-1607.08%
287	VOYAGER PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
288	LM PERSONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$13,487	N/A
289	LM GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$26,270	N/A
290	HAWKEYE SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
291	AMERICAN PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$49,455	-\$19,838	N/A
292	AMERICAN STATES PREFERRED INS CO	0.00%	\$0	\$0	\$240,082	-\$103,686	N/A
293	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$22,761	\$72,835	N/A
294	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	-\$4,924	-\$4,924	N/A
295	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	-\$2,447	-\$5,947	N/A
296	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$0	-\$600	-\$2,500	N/A
297	FIREMANS FUND INS CO OF MISSOURI	0.00%	\$0	\$0	\$887,081	\$227,357	N/A
298	TIG INSURANCE COMPANY	0.00%	-\$2	\$14,373	\$12,649	\$10,709	74.51%
299	AMERICAN CASUALTY CO OF READING PA	0.00%	-\$9	-\$6	\$62	-\$4,295	71583.33%
300	ARGONAUT INSURANCE COMPANY	0.00%	-\$10	\$11	-\$163	\$9	81.82%
301	ATLANTA CASUALTY COMPANY	0.00%	-\$48	-\$20	\$62,000	\$19,338	-96690.00%
302	ROYAL INDEMNITY COMPANY	0.00%	-\$72	-\$72	\$0	\$16,003	-22226.39%
303	MARYLAND CASUALTY COMPANY	0.00%	-\$73	\$9,517	\$766	\$408	4.29%
304	ALLIANCE INSURANCE COMPANY INC	0.00%	-\$104	-\$70	\$0	\$0	0.00%
305	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	-\$174	-\$174	\$2,181,262	\$98,425	-56566.09%
306	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	-\$285	-\$281	-\$98	-\$274	97.51%
307	HERITAGE CASUALTY INSURANCE COMPANY	0.00%	-\$371	\$18,336	\$174,331	-\$17,939	-97.83%
308	BEAZLEY INSURANCE COMPANY INC	0.00%	-\$697	-\$250	\$380,418	-\$103,662	41464.80%
309	REGENT INSURANCE COMPANY	0.00%	-\$1,808	\$12,789	\$105,424	\$176,508	1380.15%
310	AIG CENTENNIAL INSURANCE COMPANY	0.00%	-\$1,973	\$118,292	\$118,912	\$8,971	7.58%
311	AMERICAN LIVE STOCK INSURANCE CO	0.00%	-\$3,123	\$33,105	\$410,608	\$37,393	112.95%
312	CLARENDON NATIONAL INS CO	0.00%	-\$3,735	-\$3,735	-\$307	\$287	-7.68%
313	AMERICAN SECURITY INSURANCE COMPANY	0.00%	-\$4,588	\$3,868	\$6,937	-\$14,771	-381.88%
314	AIG PREMIER INSURANCE COMPANY	0.00%	-\$4,766	\$284,894	\$542,929	\$78,481	27.55%
315	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.00%	-\$12,822	\$773,129	\$455,490	-\$55,316	-7.15%
316	VIRGINIA SURETY COMPANY INC	0.00%	-\$18,643	\$39,551	\$137,197	\$139,915	353.76%
317	FEDERATED MUTUAL INSURANCE COMPANY	0.00%	-\$19,365	\$288,675	\$236,421	\$339,886	117.74%
318	GLENS FALLS INSURANCE COMPANY THE	0.00%	-\$25,520	\$1,437,837	\$2,077,335	-\$967,380	-67.28%
319	ONEBEACON INSURANCE COMPANY	0.00%	-\$56,972	-\$55,876	\$86,028	-\$106,790	191.12%
320	GENERAL CASUALTY CO OF WISCONSIN	0.00%	-\$124,173	\$1,098,014	\$1,898,508	\$808,386	73.62%
TOTAL		100.00%	\$2,773,452,710	\$2,784,301,481	\$1,597,094,439	\$1,623,488,230	58.31%

**TOTAL  
COMMERCIAL AUTO  
INSURANCE**

**2005 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	EMPIRE FIRE AND MARINE INSURANCE CO	12.61%	\$74,180,428	\$73,192,159	\$15,392,130	\$19,758,556	27.00%
2	STATE FARM MUTUAL AUTOMOBILE INS CO	4.85%	\$28,550,640	\$28,247,944	\$16,974,208	\$18,512,159	65.53%
3	GREAT WEST CASUALTY COMPANY	4.16%	\$24,487,110	\$23,607,190	\$13,349,789	\$13,702,961	58.05%
4	NATIONWIDE MUTUAL INSURANCE COMPANY	2.79%	\$16,402,332	\$14,263,319	\$5,161,145	\$8,527,190	59.78%
5	CONTINENTAL WESTERN INSURANCE CO	2.63%	\$15,461,940	\$15,128,118	\$6,715,535	\$9,004,148	59.52%
6	SENTRY SELECT INSURANCE COMPANY	2.57%	\$15,093,593	\$14,843,767	\$4,755,853	\$6,528,701	43.98%
7	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	2.36%	\$13,853,234	\$12,949,388	\$7,114,031	\$6,633,630	51.23%
8	CINCINNATI INS CO THE	2.01%	\$11,839,832	\$12,564,685	\$6,019,001	\$7,769,194	61.83%
9	PROGRESSIVE NORTHWESTERN INS CO	1.90%	\$11,190,398	\$15,458,799	\$5,978,386	\$5,928,763	38.35%
10	AMERICAN FAMILY MUTUAL INS CO	1.82%	\$10,721,791	\$10,421,679	\$4,509,113	\$2,879,428	27.63%
11	LIBERTY MUTUAL FIRE INSURANCE CO	1.77%	\$10,417,452	\$11,297,895	\$4,052,776	\$8,251,486	73.04%
12	ZURICH AMERICAN INSURANCE COMPANY	1.73%	\$10,159,066	\$10,664,426	\$6,529,467	\$6,610,193	61.98%
13	LINCOLN GENERAL INSURANCE CO	1.72%	\$10,089,123	\$11,109,051	\$8,774,806	\$8,713,230	78.43%
14	UNIVERSAL UNDERWRITERS INS CO	1.64%	\$9,663,409	\$9,781,482	\$4,079,906	\$5,258,366	53.76%
15	CAROLINA CASUALTY INSURANCE COMPANY	1.58%	\$9,288,983	\$8,549,821	\$5,049,020	\$5,813,650	68.00%
16	AUTO OWNERS INSURANCE COMPANY	1.37%	\$8,080,149	\$8,228,322	\$2,927,757	\$6,511,434	79.13%
17	UNITED FINANCIAL CASUALTY COMPANY	1.32%	\$7,786,905	\$2,223,954	\$373,031	\$1,164,199	52.35%
18	VANLINER INSURANCE COMPANY	1.26%	\$7,437,792	\$7,255,427	\$2,259,082	\$4,568,183	62.96%
19	FEDERATED MUTUAL INSURANCE COMPANY	1.25%	\$7,341,204	\$7,428,196	\$3,745,623	\$3,307,879	44.53%
20	UNITED FIRE AND CASUALTY COMPANY	1.14%	\$6,729,995	\$6,663,932	\$3,772,656	\$450,623	6.76%
21	NORTHLAND INSURANCE COMPANY	1.13%	\$6,616,695	\$6,158,739	\$5,328,472	\$2,988,352	48.52%
22	AMERICAN HOME ASSURANCE COMPANY	1.02%	\$5,973,856	\$5,210,739	\$907,187	\$1,781,737	34.19%
23	NATIONAL INTERSTATE INSURANCE COMPANY	0.99%	\$5,848,446	\$4,353,936	\$974,037	\$2,938,698	67.50%
24	HARCO NATIONAL INSURANCE COMPANY	0.99%	\$5,802,039	\$5,975,008	\$2,728,665	\$3,793,382	63.49%
25	NATIONAL INDEMNITY COMPANY	0.95%	\$5,608,516	\$5,486,836	\$1,266,729	\$2,222,845	40.51%
26	OWNERS INSURANCE COMPANY	0.94%	\$5,537,351	\$4,970,402	\$2,524,151	\$1,992,865	40.09%
27	ACUITY A MUTUAL INSURANCE COMPANY	0.90%	\$5,296,996	\$4,079,502	\$1,140,420	\$2,430,106	59.57%
28	CANAL INSURANCE COMPANY	0.87%	\$5,129,191	\$5,549,122	\$2,234,639	\$3,515,550	63.35%
29	GENERAL CASUALTY CO OF WISCONSIN	0.87%	\$5,091,554	\$4,565,438	\$1,490,504	\$1,539,734	33.73%
30	OAK RIVER INSURANCE COMPANY	0.85%	\$4,995,325	\$5,313,303	\$2,821,628	\$4,077,442	76.74%
31	DISCOVER PROPERTY AND CASUALTY INS CO	0.84%	\$4,958,130	\$6,473,205	\$2,747,098	\$4,070,151	62.88%
32	CONSUMERS INSURANCE USA INC	0.83%	\$4,882,325	\$4,528,418	\$1,158,939	\$1,631,943	36.04%
33	CONTINENTAL CASUALTY COMPANY	0.81%	\$4,791,197	\$4,556,169	\$1,678,575	\$4,363,219	95.77%
34	AMERICAN STATES INSURANCE COMPANY	0.76%	\$4,497,110	\$5,023,645	\$2,572,840	\$2,682,427	53.40%
35	HARTFORD UNDERWRITERS INSURANCE CO	0.76%	\$4,454,033	\$4,080,744	\$908,831	\$3,299,819	80.86%
36	HAWKEYE SECURITY INSURANCE COMPANY	0.76%	\$4,453,183	\$4,533,679	\$1,988,393	\$2,502,676	55.20%
37	MOTORS INSURANCE CORPORATION	0.73%	\$4,311,079	\$4,311,079	\$2,143,120	\$2,127,129	49.34%
38	AMERISURE MUTUAL INSURANCE COMPANY	0.73%	\$4,293,509	\$4,594,607	\$1,404,311	\$1,244,946	27.10%
39	ACE AMERICAN INSURANCE COMPANY	0.66%	\$3,900,060	\$3,894,542	\$127,562	\$1,785,178	45.84%
40	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.66%	\$3,882,637	\$3,925,545	\$2,069,403	\$2,449,203	62.39%
41	GREAT AMERICAN ASSURANCE COMPANY	0.66%	\$3,876,505	\$4,083,423	\$1,722,306	\$1,741,178	42.64%
42	EMPLOYERS MUTUAL CASUALTY COMPANY	0.64%	\$3,769,523	\$4,106,794	\$2,999,254	\$2,018,871	49.16%
43	CHARTER OAK FIRE INSURANCE CO THE	0.59%	\$3,481,331	\$2,120,037	\$627,827	\$346,080	16.32%
44	SECURA INSURANCE A MUTUAL COMPANY	0.58%	\$3,433,831	\$3,322,735	\$1,355,283	\$2,374,589	71.46%
45	COLUMBIA MUTUAL INSURANCE CO	0.58%	\$3,431,092	\$3,461,923	\$945,274	\$1,255,355	36.26%
46	NATIONAL LIABILITY & FIRE INS CO	0.56%	\$3,279,033	\$3,261,921	\$1,307,606	\$1,274,958	39.09%
47	ACCEPTANCE CASUALTY INSURANCE CO	0.55%	\$3,212,568	\$3,352,221	\$1,243,946	\$2,120,033	63.24%
48	MIDWESTERN INDEMNITY COMPANY THE	0.54%	\$3,175,738	\$2,553,984	\$1,164,404	\$869,924	34.06%
49	OCCIDENTAL FIRE & CAS CO OF NC	0.54%	\$3,172,376	\$3,708,205	\$3,216,385	\$2,166,253	58.42%
50	BITUMINOUS CASUALTY CORPORATION	0.52%	\$3,081,089	\$3,297,198	\$1,422,732	\$1,741,070	52.80%
51	LANCER INSURANCE COMPANY	0.52%	\$3,079,727	\$3,087,701	\$6,207,564	\$4,646,997	150.50%
52	STRATFORD INSURANCE COMPANY	0.52%	\$3,029,304	\$3,194,084	\$1,577,027	\$1,513,267	47.38%
53	INTERSTATE INDEMNITY COMPANY	0.51%	\$3,018,986	\$3,559,746	\$3,755,626	\$5,003,037	140.54%
54	GRINNELL MUTUAL REINSURANCE COMPANY	0.51%	\$3,018,541	\$2,931,377	\$1,680,120	\$1,905,322	65.00%
55	FEDERAL INSURANCE COMPANY	0.51%	\$3,015,277	\$3,210,291	\$723,601	\$1,360,342	42.37%
56	HARTFORD FIRE INSURANCE COMPANY	0.51%	\$3,002,430	\$3,310,792	\$4,229,014	\$933,314	28.19%
57	GENERAL INSURANCE CO OF AMERICA	0.50%	\$2,956,598	\$2,972,794	\$466,019	\$1,685,374	56.69%
58	CAMERON MUTUAL INSURANCE COMPANY	0.50%	\$2,931,606	\$2,872,768	\$1,420,279	\$1,183,601	41.20%
59	COMMERCE AND INDUSTRY INSURANCE CO	0.49%	\$2,907,254	\$1,814,748	\$111,802	\$1,072,910	59.12%
60	STATE AUTO PROPERTY & CASUALTY INS CO	0.49%	\$2,902,490	\$3,146,191	\$1,330,948	\$1,957,366	62.21%
61	SHELTER GENERAL INS CO	0.49%	\$2,897,498	\$2,791,794	\$764,071	\$1,009,023	36.14%
62	DAIMLERCHRYSLER INSURANCE COMPANY	0.45%	\$2,630,859	\$2,629,066	\$603,111	\$62,350	2.37%
63	PEERLESS INSURANCE COMPANY	0.44%	\$2,568,385	\$2,768,577	\$1,052,956	\$685,697	24.77%
64	STATE FARM FIRE AND CASUALTY COMPANY	0.43%	\$2,549,740	\$2,459,991	\$1,595,967	\$1,749,688	71.13%
65	ST PAUL FIRE & MARINE INSURANCE CO	0.42%	\$2,476,760	\$5,846,432	\$4,060,739	\$2,053,231	35.12%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	AMERICAN ALTERNATIVE INS CORP	0.42%	\$2,454,120	\$2,444,943	\$1,458,623	\$2,426,086	99.23%
67	GATEWAY INSURANCE COMPANY	0.40%	\$2,365,002	\$2,085,762	\$360,234	\$2,115,696	101.44%
68	NATIONAL CASUALTY COMPANY	0.38%	\$2,245,095	\$2,297,819	\$487,628	\$762,345	33.18%
69	CUMIS INSURANCE SOCIETY INC	0.38%	\$2,229,798	\$2,104,986	\$998,725	\$1,020,869	48.50%
70	ADDISON INSURANCE COMPANY	0.37%	\$2,150,287	\$2,010,944	\$310,367	\$1,137,229	56.55%
71	AMERICAN GENERAL INDEMNITY COMPANY	0.36%	\$2,122,252	\$1,997,223	\$534,925	\$651,989	32.64%
72	OHIO CASUALTY INSURANCE COMPANY	0.36%	\$2,121,676	\$2,538,247	\$775,904	\$1,882,882	74.18%
73	ALLSTATE INDEMNITY COMPANY	0.36%	\$2,119,521	\$2,115,147	\$765,115	\$458,333	21.67%
74	TRANSCONTINENTAL INSURANCE COMPANY	0.35%	\$2,060,195	\$1,739,049	\$347,020	\$409,549	23.55%
75	CHURCH MUTUAL INSURANCE COMPANY	0.34%	\$1,976,013	\$1,987,624	\$1,009,621	\$1,600,981	80.55%
76	SAGAMORE INSURANCE COMPANY	0.33%	\$1,951,560	\$1,691,615	\$595,779	\$223,989	13.24%
77	TWIN CITY FIRE INS CO	0.33%	\$1,949,520	\$2,070,929	\$274,449	\$826,656	39.92%
78	INDIANA LUMBERMENS MUTUAL INS CO	0.31%	\$1,831,824	\$1,944,927	\$749,957	\$593,359	30.51%
79	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.31%	\$1,816,066	\$1,799,228	\$361,632	-\$40,318	-2.24%
80	TRUCK INSURANCE EXCHANGE	0.30%	\$1,764,184	\$1,795,738	\$562,453	\$884,110	49.23%
81	CHEROKEE INSURANCE COMPANY	0.29%	\$1,715,648	\$732,739	\$101,959	\$463,641	63.28%
82	AMERISURE INSURANCE COMPANY	0.29%	\$1,690,237	\$1,503,342	\$468,146	\$384,409	25.57%
83	AMCO INSURANCE COMPANY	0.28%	\$1,656,004	\$1,477,330	\$249,220	\$2,285,447	154.70%
84	SENTRY INSURANCE A MUTUAL COMPANY	0.28%	\$1,646,205	\$1,719,987	\$2,358,117	\$3,306,458	192.24%
85	ALLSTATE INSURANCE COMPANY	0.28%	\$1,635,630	\$1,999,900	\$827,592	-\$44,786	-2.24%
86	FEDERATED SERVICE INSURANCE COMPANY	0.28%	\$1,628,262	\$1,690,550	\$968,413	\$1,660,457	98.22%
87	ARCH INSURANCE COMPANY	0.28%	\$1,618,987	\$2,014,260	\$534,609	\$885,268	43.95%
88	AMERICAN ECONOMY INSURANCE COMPANY	0.26%	\$1,551,689	\$1,775,435	\$585,288	\$444,408	25.03%
89	HAULERS INSURANCE COMPANY INC	0.26%	\$1,525,880	\$1,422,913	\$382,600	\$503,528	35.39%
90	AMERICAN GUARANTEE & LIABILITY INS CO	0.25%	\$1,490,928	\$1,513,193	\$565,097	\$533,125	35.23%
91	FARMLAND MUTUAL INSURANCE COMPANY	0.24%	\$1,413,175	\$1,143,874	\$230,318	\$390,361	34.13%
92	LIBERTY MUTUAL INSURANCE COMPANY	0.24%	\$1,388,485	\$1,734,508	\$661,200	\$3,066,979	176.82%
93	NORTHFIELD INSURANCE COMPANY	0.23%	\$1,335,141	\$1,500,696	\$334,420	\$282,964	18.86%
94	FARMERS INSURANCE EXCHANGE	0.22%	\$1,305,192	\$1,281,178	\$1,119,294	\$765,818	59.77%
95	SHELTER MUTUAL INSURANCE CO	0.22%	\$1,293,579	\$1,325,396	\$435,028	\$385,665	29.10%
96	WEST AMERICAN INSURANCE COMPANY	0.22%	\$1,282,523	\$1,296,701	\$912,357	-\$607,311	-46.84%
97	WESTCHESTER FIRE INSURANCE COMPANY	0.22%	\$1,275,406	\$1,457,693	\$0	-\$422,676	-29.00%
98	UNITED STATES FIRE INSURANCE COMPANY	0.21%	\$1,225,369	\$1,620,721	\$1,286,321	\$2,333,319	143.97%
99	CLARENDON NATIONAL INS CO	0.20%	\$1,201,585	\$1,302,588	\$622,243	\$2,668,718	204.88%
100	NATIONAL AMERICAN INSURANCE COMPANY	0.20%	\$1,189,427	\$952,442	\$598,852	\$774,241	81.29%
101	HARTFORD CASUALTY INS CO	0.19%	\$1,130,505	\$443,967	\$399,679	-\$240,559	-54.18%
102	TRANSPORTATION INSURANCE COMPANY	0.18%	\$1,076,542	\$1,426,151	\$681,989	-\$176,065	-12.35%
103	GRANITE STATE INSURANCE COMPANY	0.18%	\$1,035,453	\$956,721	\$278,218	\$953,419	99.65%
104	FEDERATED RURAL ELECTRIC INS EXCHANGE	0.17%	\$1,014,101	\$988,408	\$401,178	\$403,176	40.79%
105	STONINGTON INSURANCE COMPANY	0.17%	\$1,004,715	\$599,137	\$146,744	\$127,315	21.25%
106	ILLINOIS NATIONAL INSURANCE COMPANY	0.17%	\$983,785	\$640,587	\$1,160,996	\$778,282	121.50%
107	BROTHERHOOD MUTUAL INSURANCE CO	0.17%	\$982,924	\$976,426	\$113,913	\$106,822	10.94%
108	MARYLAND CASUALTY COMPANY	0.17%	\$976,189	\$898,915	\$356,721	\$237,095	26.38%
109	WAUSAU UNDERWRITERS INS CO	0.17%	\$972,725	\$894,763	\$111,969	\$226,071	25.27%
110	MIC PROPERTY AND CASUALTY INS CORP	0.16%	\$963,076	\$1,050,436	\$466,951	\$439,217	41.81%
111	OLD REPUBLIC INSURANCE COMPANY	0.16%	\$960,543	\$1,085,044	\$267,493	\$581,866	53.63%
112	TRAVELERS INDEMNITY COMPANY	0.16%	\$914,286	\$1,454,843	\$6,467,589	\$577,348	39.68%
113	ATLANTIC SPECIALTY INSURANCE COMPANY	0.15%	\$896,120	\$860,722	\$144,015	\$771,706	89.66%
114	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.15%	\$895,404	\$1,017,110	\$207,743	\$186,076	18.29%
115	AMERICAN CASUALTY CO OF READING PA	0.14%	\$841,342	\$1,048,107	\$875,700	-\$245,768	-23.45%
116	GREAT NORTHERN INSURANCE COMPANY	0.14%	\$839,596	\$830,454	\$166,274	\$237,333	28.58%
117	NETHERLANDS INSURANCE COMPANY THE	0.14%	\$838,538	\$386,643	\$133,883	\$192,861	49.88%
118	FIRST GUARD INSURANCE COMPANY	0.14%	\$816,511	\$816,511	\$190,165	\$180,746	22.14%
119	NATIONWIDE AGRIBUSINESS INS CO	0.14%	\$804,328	\$908,242	\$139,707	\$901,966	99.31%
120	FIRST NATIONAL INS CO OF AMERICA	0.14%	\$801,678	\$792,159	\$185,270	\$237,400	29.97%
121	INTREPID INSURANCE COMPANY	0.13%	\$768,510	\$570,723	\$61,208	\$127,532	22.35%
122	GUIDEONE MUTUAL INSURANCE COMPANY	0.12%	\$716,042	\$702,566	\$665,803	\$484,380	68.94%
123	TRANSGUARD INSURANCE CO OF AMERICA INC	0.12%	\$696,054	\$1,580,621	\$1,595,007	\$1,972,792	124.81%
124	GREENWICH INSURANCE COMPANY	0.11%	\$662,662	\$678,559	\$274,694	\$264,345	38.96%
125	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.10%	\$572,180	\$893,921	\$1,254,648	\$410,095	45.88%
126	WESTPORT INSURANCE CORPORATION	0.10%	\$569,177	\$1,556,663	\$623,301	\$407,200	26.16%
127	GREAT AMERICAN INSURANCE COMPANY	0.09%	\$555,963	\$566,029	\$57,635	\$96,239	17.00%
128	UNITED STATES FIDELITY & GUARANTY CO	0.09%	\$537,654	\$678,931	\$503,133	\$69,738	10.27%
129	WINDSOR INSURANCE COMPANY	0.09%	\$537,005	\$643,923	\$218,904	\$196,374	30.50%
130	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.09%	\$529,398	\$534,871	\$60,066	\$111,448	20.84%



**2005 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	LIBERTY INSURANCE CORPORATION	0.08%	\$488,267	\$348,954	\$43,394	\$164,481	47.14%
132	PROGRESSIVE CASUALTY INSURANCE CO	0.08%	\$462,396	\$679,029	\$133,181	\$25,443	3.75%
133	PHOENIX INSURANCE COMPANY THE	0.08%	\$445,078	\$273,925	\$27,415	\$55,957	20.43%
134	ACE PROPERTY AND CASUALTY INSURANCE CO	0.08%	\$444,038	\$492,722	\$318,613	\$563,374	114.34%
135	PHARMACISTS MUTUAL INSURANCE COMPANY	0.07%	\$429,908	\$404,173	\$119,216	\$121,404	30.04%
136	REGENT INSURANCE COMPANY	0.07%	\$403,998	\$386,623	\$1,532,919	\$612,403	158.40%
137	AMERICAN FIRE & CASUALTY COMPANY	0.07%	\$391,849	\$265,677	\$89,378	\$109,032	41.04%
138	NEW HAMPSHIRE INSURANCE COMPANY	0.07%	\$389,128	\$300,108	\$618,885	\$1,617,513	538.98%
139	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.07%	\$385,517	\$380,434	\$61,641	\$77,570	20.39%
140	HANOVER INSURANCE COMPANY THE	0.06%	\$377,918	\$289,322	\$49,201	-\$49,492	-17.11%
141	WAUSAU BUSINESS INSURANCE COMPANY	0.06%	\$373,459	\$310,512	\$214,613	\$169,828	54.69%
142	NAVIGATORS INSURANCE COMPANY	0.06%	\$369,060	\$166,862	\$11,069	\$141,255	84.65%
143	ONEBEACON INSURANCE COMPANY	0.06%	\$368,879	\$534,623	\$412,817	\$243,402	45.53%
144	ARGONAUT INSURANCE COMPANY	0.06%	\$358,471	\$303,294	-\$38,326	\$120,055	39.58%
145	FARMERS ALLIANCE MUTUAL INS CO	0.06%	\$355,664	\$372,372	\$234,146	\$77,896	20.92%
146	FIRST FINANCIAL INSURANCE COMPANY	0.06%	\$352,025	\$479,949	\$142,008	\$108,653	22.64%
147	VALLEY FORGE INSURANCE COMPANY	0.06%	\$342,815	\$357,210	\$168,297	\$56,558	15.83%
148	MID-CONTINENT CASUALTY COMPANY	0.06%	\$338,147	\$369,085	\$482,397	\$721,756	195.55%
149	ARGONAUT GREAT CENTRAL INSURANCE CO	0.06%	\$335,467	\$362,566	\$406,025	-\$159,538	-44.00%
150	INSURANCE CORPORATION OF HANNOVER	0.06%	\$328,189	\$323,583	\$493,421	\$1,513,351	467.69%
151	ST PAUL MERCURY INSURANCE COMPANY	0.05%	\$323,345	\$713,839	\$1,903,757	\$470,442	65.90%
152	NATIONAL FIRE INS CO OF HARTFORD	0.05%	\$317,283	\$185,144	\$1,016,539	-\$166,394	-89.87%
153	ONEBEACON AMERICA INSURANCE COMPANY	0.05%	\$307,846	\$309,500	\$217,064	\$61,038	19.72%
154	PHILADELPHIA INDEMNITY INSURANCE CO	0.05%	\$305,315	\$342,100	\$83,838	\$13,373	3.91%
155	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.05%	\$279,977	\$293,476	\$97,493	\$83,618	28.49%
156	SUA INSURANCE COMPANY	0.04%	\$264,417	\$113,180	\$2,587	\$34,638	30.60%
157	RIVERPORT INSURANCE COMPANY	0.04%	\$258,607	\$199,180	\$27,643	\$28,055	14.09%
158	COOPERATIVE MUTUAL INSURANCE COMPANY	0.04%	\$249,408	\$255,342	\$309,207	\$8,606	3.37%
159	GENERAL FIRE & CASUALTY COMPANY	0.04%	\$241,710	\$394,384	\$301,852	\$223,561	56.69%
160	FIDELITY AND DEPOSIT CO MARYLAND	0.04%	\$233,828	\$281,380	\$54,022	\$102,632	36.47%
161	FLORISTS MUTUAL INSURANCE COMPANY	0.04%	\$231,090	\$314,746	\$63,569	\$21,883	6.95%
162	REDLAND INSURANCE COMPANY	0.04%	\$230,546	\$206,944	\$67,497	\$374,211	180.83%
163	STAR INSURANCE COMPANY	0.04%	\$228,702	\$215,171	\$80,473	\$117,055	54.40%
164	AMERICAN AUTOMOBILE INSURANCE CO	0.04%	\$226,984	\$279,974	\$7,218	\$404,969	144.65%
165	T H E INSURANCE COMPANY	0.04%	\$220,534	\$222,419	\$8,200	-\$319	-0.14%
166	AMERICAN ZURICH INSURANCE COMPANY	0.04%	\$206,157	\$338,496	\$113,728	\$146,157	43.18%
167	ZURICH AMERICAN INS CO OF ILLINOIS	0.03%	\$203,987	\$173,983	\$13,366	\$20,581	11.83%
168	ARGONAUT MIDWEST INSURANCE COMPANY	0.03%	\$197,517	\$35,492	\$0	\$12,627	35.58%
169	FIREMANS FUND INSURANCE COMPANY	0.03%	\$194,255	\$205,430	\$135,583	-\$375,149	-182.62%
170	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.03%	\$187,194	\$171,643	\$184,966	-\$239,988	-139.82%
171	ELECTRIC INSURANCE COMPANY	0.03%	\$186,932	\$186,919	\$223,116	\$128,445	68.72%
172	STATE AUTOMOBILE MUTUAL INS CO	0.03%	\$186,853	\$212,550	\$11,735	-\$45,598	-21.45%
173	SAVERS PROPERTY & CASUALTY INS CO	0.03%	\$177,510	\$107,456	\$60,021	-\$129,509	-120.52%
174	MITSUMI SUMITOMO INSURANCE CO OF AMERICA	0.03%	\$174,889	\$188,040	\$56,776	\$94,855	50.44%
175	NATIONAL SURETY CORPORATION	0.03%	\$173,654	\$170,612	\$813,895	\$230,720	135.23%
176	MID CENTURY INSURANCE COMPANY	0.03%	\$173,451	\$196,615	\$192,135	\$155,745	79.21%
177	GENESIS INSURANCE COMPANY	0.03%	\$168,752	\$306,233	\$0	-\$262,000	-85.56%
178	TRAVELERS INDEMNITY CO OF AMERICA	0.03%	\$162,842	\$121,319	\$21,463	\$28,952	23.86%
179	ST PAUL GUARDIAN INSURANCE COMPANY	0.03%	\$158,114	\$356,725	\$288,582	\$20,023	5.61%
180	NATIONAL SPECIALTY INSURANCE COMPANY	0.03%	\$150,370	\$92,116	\$0	-\$125,297	-136.02%
181	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.03%	\$147,110	\$55,803	\$7,434	\$27,190	48.72%
182	LEADER INSURANCE COMPANY	0.02%	\$145,020	\$75,750	\$215,700	\$205,444	271.21%
183	AMERICAN MODERN HOME INSURANCE CO	0.02%	\$144,675	\$149,232	\$3,296	-\$439,447	-294.47%
184	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.02%	\$138,181	\$122,211	\$43,045	\$86,845	71.06%
185	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.02%	\$129,542	\$570,502	\$797,174	\$867,064	151.98%
186	AMERICAN INSURANCE COMPANY THE	0.02%	\$126,250	\$132,541	\$34,466	\$86,998	65.64%
187	INSURANCE CO OF THE STATE OF PA	0.02%	\$120,893	\$120,611	\$33,004	\$198,099	164.25%
188	FIDELITY AND GUARANTY INSURANCE COMPANY	0.02%	\$116,629	\$197,595	\$873,818	\$302,442	153.06%
189	INTEGON NATIONAL INSURANCE COMPANY	0.02%	\$109,946	\$114,572	\$97,481	\$59,814	52.21%
190	SELECTIVE INSURANCE CO OF S CAROLINA	0.02%	\$105,734	\$92,356	\$9,679	\$9,820	10.63%
191	WESTFIELD INSURANCE COMPANY	0.02%	\$105,008	\$66,918	\$2,000	\$314,677	470.24%
192	FAIRMONT SPECIALTY INSURANCE COMPANY	0.02%	\$104,026	\$745,388	\$658,883	\$219,817	29.49%
193	FIDELITY & GUARANTY INS UNDERWRITERS	0.02%	\$100,249	\$149,543	\$27,163	-\$53,135	-35.53%
194	ATHENA ASSURANCE COMPANY	0.02%	\$90,099	\$225,041	\$1,509	\$370,763	164.75%
195	NORTHERN INSURANCE CO OF NEW YORK	0.02%	\$88,950	\$163,397	\$787,554	-\$112,043	-68.57%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.01%	\$86,579	\$48,140	\$28,669	\$62,596	130.03%
197	HUDSON INSURANCE COMPANY	0.01%	\$76,957	\$75,685	\$0	-\$9,369	-12.38%
198	HARLEYSVILLE INSURANCE COMPANY	0.01%	\$69,877	\$86,297	\$25,083	-\$970	-1.12%
199	ASSURANCE COMPANY OF AMERICA	0.01%	\$68,021	\$301,701	\$240,586	-\$136,037	-45.09%
200	NATIONAL FARMERS UNION PRO & CAS CO	0.01%	\$67,223	\$64,984	\$105,903	\$33,308	51.26%
201	COLONIAL AMERICAN CASUALTY AND SURETY C	0.01%	\$64,946	\$64,924	\$1,980	\$7,688	11.84%
202	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$63,810	\$45,822	\$3,329	\$38,988	85.09%
203	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$60,960	\$54,771	\$58,120	\$58,582	106.96%
204	BANCINSURE INC	0.01%	\$58,721	\$56,765	\$1,152	\$1,152	2.03%
205	EMPLOYERS FIRE INSURANCE COMPANY	0.01%	\$56,510	\$48,719	\$15,484	-\$8,894	-18.26%
206	GREAT DIVIDE INSURANCE COMPANY	0.01%	\$56,147	\$28,458	\$375,000	-\$3,697	-12.99%
207	MASSACHUSETTS BAY INS CO	0.01%	\$54,303	\$80,279	\$58,506	-\$143,018	-178.15%
208	ALEA NORTH AMERICA INSURANCE COMPANY	0.01%	\$52,343	\$126,154	\$36,395	\$61,205	48.52%
209	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.01%	\$51,406	\$46,721	\$17,672	\$21,407	45.82%
210	SCOTTSDALE INDEMNITY COMPANY	0.01%	\$50,724	\$83,738	\$69,050	\$36,783	43.93%
211	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$46,562	\$80,116	\$11,861	-\$2,329	-2.91%
212	STATE NATIONAL INSURANCE COMPANY INC	0.01%	\$44,867	\$33,595	\$0	\$1,255,344	3736.70%
213	mitsui SUMITOMO INSURANCE USA INC	0.01%	\$42,301	\$31,842	\$6,279	\$18,860	59.23%
214	LM INSURANCE CORPORATION	0.01%	\$41,222	\$41,620	\$0	\$7,866	18.90%
215	INSURANCE COMPANY OF NORTH AMERICA	0.01%	\$41,165	\$45,008	\$23,052	\$599,999	1333.09%
216	AIG NATIONAL INSURANCE COMPANY INC	0.01%	\$40,953	\$9,002	\$0	\$0	0.00%
217	STARNET INSURANCE COMPANY	0.01%	\$40,207	\$28,494	\$0	\$17,234	60.48%
218	AMERICAN INTERNATIONAL SOUTH INS CO	0.01%	\$39,374	\$3,264	\$70,000	\$388,031	11888.20%
219	UNIVERSAL CASUALTY COMPANY	0.01%	\$32,002	\$26,668	\$0	\$1,600	6.00%
220	SAFECO INSURANCE CO OF AMERICA	0.01%	\$31,679	\$34,206	\$98,575	\$71,371	208.65%
221	SENECA INSURANCE COMPANY INC	0.01%	\$31,347	\$22,474	\$0	\$5,613	24.98%
222	SIRIUS AMERICA INSURANCE COMPANY	0.01%	\$30,919	\$1,031,694	\$374,640	\$461,773	44.76%
223	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$29,460	\$24,615	\$7,069	\$1,747	7.10%
224	SECURITY NATIONAL INSURANCE COMPANY	0.01%	\$29,456	\$44,627	\$135,475	\$106,319	238.24%
225	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$29,366	\$24,769	\$457	\$118	0.48%
226	AMERICAN STANDARD INS CO OF WISCONSIN	0.00%	\$26,361	\$25,843	\$8,348	\$8,348	32.30%
227	SELECTIVE INS CO OF THE SOUTHEAST	0.00%	\$23,176	\$19,780	\$7,805	\$18,864	95.37%
228	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$18,017	\$13,524	\$19,415	\$19,622	145.09%
229	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$12,948	\$14,635	\$16,219	-\$4,314	-29.48%
230	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$11,773	\$19,006	-\$3,068	-\$42,242	-222.26%
231	AMERICAN SOUTHERN INSURANCE COMPANY	0.00%	\$11,582	\$81,825	\$29,167	\$46,362	56.66%
232	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$11,357	\$41,563	\$8,071	\$6,099	14.67%
233	CENTURY-NATIONAL INSURANCE COMPANY	0.00%	\$11,085	\$9,099	\$0	\$265	2.91%
234	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$10,809	\$11,266	-\$4,330	-\$8,840	-78.47%
235	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$10,674	\$17,695	\$1,023,325	\$30,524	172.50%
236	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$10,172	\$10,196	\$34,200	-\$71,013	-696.48%
237	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$9,612	\$11,834	\$93,790	\$61,339	518.33%
238	UNIVERSAL UNDERWRITERS OF TEXAS INS CO	0.00%	\$9,298	\$9,298	\$0	\$965	10.38%
239	VIRGINIA SURETY COMPANY INC	0.00%	\$8,405	-\$57,695	\$8,586	-\$28,590	49.55%
240	COLUMBIA INSURANCE COMPANY	0.00%	\$6,848	\$6,323	\$0	\$643	10.17%
241	SOUTHERN INSURANCE COMPANY	0.00%	\$6,492	\$4,827	\$0	-\$1,027	-21.28%
242	PEERLESS INDEMNITY INSURANCE COMPANY	0.00%	\$6,237	\$4,334	\$0	\$537	12.39%
243	ROYAL INDEMNITY COMPANY	0.00%	\$6,015	\$8,053	\$225,199	-\$963,213	-11960.92%
244	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$5,534	\$1,891	\$571,291	\$550,683	29121.26%
245	MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.00%	\$4,438	\$1,664	\$0	\$295	17.73%
246	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$4,105	\$4,290	\$50,167	\$6,967	162.40%
247	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$3,586	\$3,489	\$1,456	-\$4,629	-132.67%
248	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.00%	\$3,549	\$3,149	\$0	-\$3,847	-122.17%
249	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$2,867	\$2,867	-\$225	-\$16,157	-563.55%
250	VIGILANT INSURANCE COMPANY	0.00%	\$2,632	\$2,643	\$0	\$174	6.58%
251	MICHIGAN MILLERS MUTUAL INS CO	0.00%	\$2,023	\$4,999	\$0	-\$500	-10.00%
252	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	\$1,705	\$1,880	\$1,171	\$1,061	56.44%
253	GEICO INDEMNITY COMPANY	0.00%	\$1,697	\$1,565	\$378	\$822	52.52%
254	PACIFIC INDEMNITY COMPANY	0.00%	\$1,539	\$1,931	\$0	-\$2,136	-110.62%
255	FIDELITY AND CASUALTY CO OF NEW YORK THE	0.00%	\$1,391	\$1,391	\$942	\$684	49.17%
256	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$1,203	\$1,822	\$0	-\$14,990	-822.72%
257	SECURA SUPREME INSURANCE COMPANY	0.00%	\$1,183	\$1,184	\$100	\$278	23.48%
258	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$980	\$184	\$0	\$5	2.72%
259	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.00%	\$662	\$648	\$323	\$452	69.75%
260	NORTH POINTE INSURANCE COMPANY	0.00%	\$456	\$196	\$0	\$0	0.00%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
261	GEICO GENERAL INS CO	0.00%	\$266	\$249	\$64	\$116	46.59%
262	ENCOMPASS INDEMNITY COMPANY	0.00%	\$155	\$108	\$0	\$0	0.00%
263	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$146	\$143	\$35	\$62	43.36%
264	AXA RE PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$106	\$10,488	-\$326	-\$69,369	-661.41%
265	QBE INSURANCE CORPORATION	0.00%	\$74	-\$6,207	\$1,227,490	\$213,501	-3439.68%
266	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$24	\$20	\$7	\$16	80.00%
267	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4,072	N/A
268	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$267	-\$267	N/A
269	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$3,992	-\$307,503	N/A
270	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$88,000	-\$230,987	N/A
271	JEFFERSON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5,068	N/A
272	VESTA FIRE INSURANCE CORP	0.00%	\$0	\$0	\$0	\$61,249	N/A
273	PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$12,100	N/A
274	SELECTIVE INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$289	\$0	-\$438	-151.56%
275	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$310	N/A
276	MILLERS FIRST INSURANCE COMANY	0.00%	\$0	\$0	\$15,000	-\$8,585	N/A
277	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$0	\$1,675	\$5,550	\$5,146	307.22%
278	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$44,984	N/A
279	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$0	\$0	\$0	-\$4	N/A
280	FAIRMONT INSURANCE COMPANY	0.00%	\$0	\$0	\$1,000	\$1,100	N/A
281	TRAVELERS CASUALTY INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$3,630	N/A
282	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$10	N/A
283	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$827	N/A
284	BIRMINGHAM FIRE INS CO OF PA	0.00%	\$0	\$0	\$0	\$0	N/A
285	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,000	-\$1,000	N/A
286	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$270	N/A
287	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$0	\$557,682	-\$59,351	N/A
288	AIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$13	N/A
289	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$1,677	\$18,920	-\$33,904	-2021.71%
290	COREGIS INSURANCE COMPANY	0.00%	\$0	\$0	\$29,670	-\$80,870	N/A
291	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$23	\$23	N/A
292	ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$676	N/A
293	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$490	N/A
294	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$20,000	\$20,000	N/A
295	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$0	\$0	\$0	-\$17,262	N/A
296	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$0	\$0	-\$180	-\$7,656	N/A
297	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$7	N/A
298	INTERNATIONAL BUS & MERCANTILE REASSUR	0.00%	\$0	\$0	-\$4,314	-\$4,314	N/A
299	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4	N/A
300	XL INSURANCE AMERICA INC	0.00%	\$0	\$0	\$0	-\$10,000	N/A
301	TIG INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$4,000	N/A
302	VALIANT INS CO	0.00%	\$0	-\$196	\$0	-\$70,002	35715.31%
303	TRUMBULL INSURANCE COMPANY	0.00%	\$0	\$0	\$38,469	-\$109,745	N/A
304	INSURANCE COMPANY OF THE WEST	0.00%	\$0	\$0	\$0	\$75,000	N/A
305	REPUBLIC WESTERN INS CO	0.00%	\$0	\$0	\$466,883	-\$293,210	N/A
306	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$2,487	N/A
307	CONSTITUTION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5,000	N/A
308	PENN AMERICA INS CO	0.00%	\$0	\$0	\$0	\$1,528	N/A
309	AXA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$19,187	N/A
310	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$116	N/A
311	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$557	N/A
312	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$13	N/A
313	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$272	N/A
314	AXIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$536	N/A
315	XL SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$1,084,000	-\$157,553	N/A
316	ULICO CASUALTY COMPANY	0.00%	\$0	\$0	\$16	-\$105,800	N/A
317	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$12,000	-\$8,361	N/A
318	HOUSTON GENERAL INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
319	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5,906	N/A
320	MGA INSURANCE COMPANY INC	0.00%	\$0	\$0	\$32,000	\$21,000	N/A
321	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$49,244	N/A
322	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$1,607	N/A
323	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$175,000	\$96,095	N/A
324	DIAMOND STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$11,678	N/A
325	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$37	N/A

**2005 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
326	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	-\$5	-\$4	\$0	\$230	-5750.00%
327	NORTH AMERICAN SPECIALTY INS CO	0.00%	-\$57	-\$57	\$0	-\$44,344	77796.49%
328	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	-\$98	-\$735	\$454,322	-\$318,997	43400.95%
329	FIRST LIBERTY INSURANCE CORP THE	0.00%	-\$294	\$513	\$0	\$167	32.55%
330	AMERICAN MOTORISTS INSURANCE CO	0.00%	-\$376	\$116	\$16,002	-\$157,850	-136077.59%
331	CENTENNIAL INSURANCE COMPANY	0.00%	-\$1,194	\$349	\$77,186	-\$60,211	-17252.44%
332	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	-\$1,720	\$108,970	\$53,371	\$42,880	39.35%
333	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	-\$2,066	\$27,590	\$648,759	-\$86,473	-313.42%
334	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	-\$3,316	-\$2,399	\$11,372	-\$374,843	15624.97%
335	TIG INSURANCE COMPANY	0.00%	-\$3,460	-\$3,460	\$639,750	\$56,463	-1631.88%
336	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	-\$4,026	-\$4,026	\$1,100,178	-\$525,270	13046.94%
337	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$4,085	-\$4,085	\$18,476	\$26,587	-650.84%
338	COMMERCIAL GUARANTY CASUALTY INS CO	0.00%	-\$4,976	\$118,925	\$269,503	-\$77,015	-64.76%
339	UNITED FIRE & INDEMNITY COMPANY	0.00%	-\$5,661	\$119,735	\$21,316	-\$160,972	-134.44%
340	TRIUMPHE CASUALTY COMPANY	0.00%	-\$7,213	\$2,383	\$0	-\$1,963	-82.38%
341	AIU INSURANCE COMPANY	0.00%	-\$25,004	-\$25,004	\$132,500	-\$3,292	13.17%
342	MARKEL INSURANCE COMPANY	-0.01%	-\$31,126	-\$57,822	\$1,043	-\$86,269	149.20%
343	RLI INSURANCE COMPANY	-0.13%	-\$775,200	\$962,367	\$2,495,381	\$1,071,270	111.32%
TOTAL		100.00%	\$588,121,986	\$589,707,629	\$281,411,163	\$302,319,859	51.27%

**TOTALS ALL BUSINESS  
IN MISSOURI**

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INS CO	9.66%	\$821,187,092	\$825,991,976	\$425,854,572	\$442,318,486	53.55%
2	STATE FARM MUTUAL AUTOMOBILE INS CO	7.56%	\$643,053,329	\$640,960,662	\$375,267,900	\$384,581,465	60.00%
3	STATE FARM FIRE AND CASUALTY COMPANY	4.87%	\$414,036,017	\$403,085,180	\$164,759,772	\$156,132,338	38.73%
4	SHELTER MUTUAL INSURANCE CO	3.21%	\$273,013,799	\$274,590,402	\$145,896,185	\$144,101,110	52.48%
5	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	1.83%	\$155,872,700	\$161,419,232	\$131,000,062	\$145,601,149	90.20%
6	CONTINENTAL INSURANCE COMPANY THE	1.67%	\$142,161,380	\$160,325,563	\$40,525,569	\$74,077,984	46.20%
7	MISSOURI EMPLOYERS MUTUAL INS CO	1.65%	\$140,353,044	\$138,131,951	\$71,000,056	\$58,068,888	42.04%
8	SAFECO INSURANCE COMPANY OF ILLINOIS	1.53%	\$130,091,313	\$128,747,429	\$65,340,339	\$75,174,816	58.39%
9	FARMERS INSURANCE COMPANY INC	1.48%	\$125,435,345	\$124,934,780	\$67,902,167	\$69,140,128	55.34%
10	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.46%	\$123,926,109	\$124,846,302	\$66,831,853	\$62,640,252	50.17%
11	AMERICAN HOME ASSURANCE COMPANY	1.31%	\$111,186,224	\$116,875,648	\$52,966,958	\$77,451,250	66.27%
12	ZURICH AMERICAN INSURANCE COMPANY	1.19%	\$101,028,164	\$101,855,848	\$41,276,006	\$54,792,963	53.79%
13	LIBERTY MUTUAL FIRE INSURANCE CO	1.14%	\$97,165,689	\$95,679,806	\$50,876,968	\$34,739,854	36.31%
14	ALLSTATE INSURANCE COMPANY	1.11%	\$94,534,587	\$98,725,177	\$46,406,902	\$38,671,332	39.17%
15	ALLSTATE PROPERTY & CASUALTY INS CO	1.09%	\$92,770,793	\$85,665,593	\$38,785,868	\$38,913,569	45.42%
16	AMERICAN STANDARD INS CO OF WISCONSIN	1.08%	\$91,702,934	\$94,265,071	\$60,768,195	\$58,952,708	62.54%
17	AUTOMOBILE CLUB INTER-INS EXCHANGE	1.07%	\$90,907,250	\$92,569,362	\$55,297,550	\$55,110,770	59.53%
18	FEDERAL INSURANCE COMPANY	1.06%	\$90,321,070	\$89,287,303	\$67,479,422	\$69,660,114	78.02%
19	EMPIRE FIRE AND MARINE INSURANCE CO	0.97%	\$82,358,052	\$80,345,259	\$17,490,030	\$22,832,457	28.42%
20	MID CENTURY INSURANCE COMPANY	0.92%	\$77,901,254	\$76,467,360	\$39,152,161	\$44,598,497	58.32%
21	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.87%	\$73,640,901	\$62,853,015	\$28,738,532	\$24,194,792	38.49%
22	CINCINNATI INS CO THE	0.85%	\$72,693,070	\$74,599,131	\$35,417,363	\$45,758,334	61.34%
23	CONTINENTAL CASUALTY COMPANY	0.82%	\$69,942,132	\$73,029,125	\$36,552,700	\$42,118,701	57.67%
24	AMCO INSURANCE COMPANY	0.81%	\$69,217,750	\$65,422,319	\$27,887,811	\$28,459,334	43.50%
25	PROGRESSIVE NORTHWESTERN INS CO	0.78%	\$66,412,861	\$75,799,311	\$37,538,171	\$35,278,624	46.54%
26	HARTFORD UNDERWRITERS INSURANCE CO	0.77%	\$65,898,977	\$60,435,863	\$24,534,996	\$29,740,295	49.21%
27	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.68%	\$58,214,195	\$54,709,028	\$28,404,438	\$34,386,047	62.85%
28	ACE AMERICAN INSURANCE COMPANY	0.65%	\$55,553,558	\$55,805,161	\$10,176,470	\$18,631,853	33.39%
29	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.65%	\$55,141,503	\$53,988,201	\$26,889,179	\$27,580,876	51.09%
30	COMMERCE AND INDUSTRY INSURANCE CO	0.65%	\$55,029,443	\$49,213,759	\$16,942,364	\$41,568,199	84.46%
31	FEDERATED MUTUAL INSURANCE COMPANY	0.65%	\$54,961,938	\$55,441,255	\$27,694,614	\$34,933,964	63.01%
32	TRAVELERS COMMERCIAL CASUALTY COMPANY	0.64%	\$54,596,595	\$57,654,585	\$30,529,206	\$47,046,874	81.60%
33	HARTFORD FIRE INSURANCE COMPANY	0.64%	\$54,008,855	\$52,590,005	\$28,069,377	\$32,664,949	62.11%
34	FACTORY MUTUAL INSURANCE COMPANY	0.62%	\$52,842,686	\$50,177,759	\$3,212,766	\$5,870,208	11.70%
35	CAMERON MUTUAL INSURANCE COMPANY	0.59%	\$50,596,206	\$50,089,772	\$22,066,046	\$24,498,761	48.91%
36	PROGRESSIVE MAX INSURANCE COMPANY	0.59%	\$50,144,812	\$47,125,881	\$23,196,900	\$27,013,148	57.32%
37	SAFECO INSURANCE CO OF AMERICA	0.58%	\$49,483,085	\$50,691,943	\$16,205,677	\$12,513,619	24.69%
38	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.58%	\$49,322,967	\$50,386,953	\$21,727,473	\$28,520,570	56.60%
39	ALLSTATE INDEMNITY COMPANY	0.56%	\$47,782,387	\$48,286,288	\$18,412,745	\$19,112,075	39.58%
40	AUTO OWNERS INSURANCE COMPANY	0.55%	\$46,906,476	\$45,188,072	\$18,137,633	\$23,481,615	51.96%
41	CONTINENTAL WESTERN INSURANCE CO	0.54%	\$45,526,638	\$44,821,059	\$17,999,217	\$21,400,213	47.75%
42	NATIONWIDE MUTUAL INSURANCE COMPANY	0.53%	\$45,256,998	\$43,667,575	\$15,791,568	\$18,279,877	41.86%
43	MISSOURI PHYSICIANS MUTUAL	0.50%	\$42,450,735	\$39,874,314	\$2,975,123	\$19,824,620	49.72%
44	AUTO CLUB FAMILY INSURANCE COMPANY	0.46%	\$38,928,796	\$37,758,451	\$14,206,197	\$13,437,238	35.59%
45	AMERICAN INTERNATIONAL SOUTH INS CO	0.42%	\$35,968,354	\$34,789,187	\$19,278,358	\$29,551,562	84.94%
46	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.42%	\$35,777,603	\$33,328,854	\$15,571,262	\$16,628,995	49.89%
47	MIDWESTERN INDEMNITY COMPANY THE	0.42%	\$35,382,948	\$34,719,912	\$13,050,621	\$13,252,190	38.17%
48	GEICO GENERAL INS CO	0.41%	\$35,006,951	\$34,380,855	\$20,355,910	\$21,218,335	61.72%
49	MISSOURI HOSPITAL PLAN	0.40%	\$33,993,520	\$33,637,232	\$7,165,223	\$7,856,372	23.36%
50	FIRE INSURANCE EXCHANGE	0.40%	\$33,937,788	\$34,350,522	\$10,637,051	\$9,828,863	28.61%
51	GREAT WEST CASUALTY COMPANY	0.39%	\$33,571,887	\$32,850,728	\$16,564,561	\$19,703,307	59.98%
52	COLUMBIA MUTUAL INSURANCE CO	0.39%	\$32,931,889	\$32,767,096	\$12,368,369	\$18,531,173	56.55%
53	ST PAUL FIRE & MARINE INSURANCE CO	0.39%	\$32,912,217	\$45,646,387	\$20,426,247	\$13,576,562	29.74%
54	OWNERS INSURANCE COMPANY	0.38%	\$32,229,123	\$29,227,908	\$13,449,254	\$13,562,997	46.40%
55	AMERISURE MUTUAL INSURANCE COMPANY	0.37%	\$31,500,870	\$31,034,925	\$11,323,400	\$13,262,831	42.74%
56	UNITED FIRE AND CASUALTY COMPANY	0.37%	\$31,215,779	\$31,120,235	\$10,053,451	\$6,229,726	20.02%
57	USAA CASUALTY INSURANCE COMPANY	0.34%	\$29,310,212	\$28,488,977	\$14,375,222	\$15,706,862	55.13%
58	STATE AUTO PROPERTY & CASUALTY INS CO	0.34%	\$29,024,079	\$30,855,951	\$11,082,363	\$10,608,526	34.38%
59	UNIVERSAL UNDERWRITERS INS CO	0.33%	\$28,209,938	\$27,722,471	\$9,806,728	\$18,423,615	66.46%
60	VANLINER INSURANCE COMPANY	0.32%	\$27,621,966	\$22,595,057	\$12,831,758	\$20,653,212	91.41%
61	TRAVELERS INDEMNITY COMPANY	0.31%	\$26,625,780	\$23,699,276	\$23,298,241	\$7,833,254	33.05%
62	HARTFORD CASUALTY INS CO	0.31%	\$26,503,015	\$23,702,894	\$6,449,408	\$6,361,008	26.84%
63	TWIN CITY FIRE INS CO	0.31%	\$26,483,323	\$23,136,342	\$8,715,988	\$10,061,616	43.49%
64	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.31%	\$26,189,773	\$25,821,511	\$8,469,555	\$10,647,361	41.23%
65	FIREMANS FUND INSURANCE COMPANY	0.31%	\$26,005,506	\$26,881,878	\$13,103,358	\$9,888,173	36.78%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	MEDICAL ASSURANCE CO INC THE	0.30%	\$25,728,430	\$27,686,327	\$5,483,035	\$8,380,423	30.27%
67	MORTGAGE GUARANTY INS CORP	0.30%	\$25,262,672	\$24,843,552	\$16,144,518	\$21,117,019	85.00%
68	ALLIED PROPERTY & CASUALTY INS CO	0.29%	\$24,410,914	\$25,735,397	\$12,313,982	\$12,530,545	48.69%
69	HAWKEYE SECURITY INSURANCE COMPANY	0.28%	\$24,130,740	\$23,224,148	\$8,257,163	\$11,592,413	49.92%
70	ACCIDENT FUND INSURANCE COMPANY OF AMERICA	0.28%	\$24,121,103	\$21,484,643	\$5,220,985	\$12,327,145	57.38%
71	ACUITY A MUTUAL INSURANCE COMPANY	0.28%	\$24,087,260	\$18,089,193	\$4,174,358	\$11,609,789	64.18%
72	PHILADELPHIA INDEMNITY INSURANCE CO	0.28%	\$23,807,864	\$23,006,060	\$3,105,470	\$7,764,383	33.75%
73	LIBERTY INSURANCE CORPORATION	0.28%	\$23,533,601	\$21,617,407	\$5,186,290	\$15,805,477	73.11%
74	PROPERTY & CASUALTY INS CO OF HARTFORD	0.27%	\$23,356,890	\$21,909,510	\$9,885,329	\$10,787,272	49.24%
75	AMERICAN GUARANTEE & LIABILITY INS CO	0.27%	\$23,273,970	\$23,360,687	\$4,052,958	\$12,994,466	55.63%
76	WESTPORT INSURANCE CORPORATION	0.27%	\$22,966,927	\$26,772,071	\$12,467,004	\$14,161,199	52.90%
77	STANDARD FIRE INSURANCE COMPANY	0.26%	\$22,379,543	\$19,817,920	\$7,051,942	\$5,814,333	29.34%
78	VISION SERVICE PLAN INSURANCE CO	0.26%	\$22,250,711	\$22,250,711	\$19,604,963	\$19,576,708	87.98%
79	GREAT NORTHERN INSURANCE COMPANY	0.26%	\$22,164,825	\$22,186,592	\$11,335,913	\$14,576,211	65.70%
80	SECURA INSURANCE A MUTUAL COMPANY	0.26%	\$22,118,185	\$20,989,393	\$6,454,211	\$9,418,864	44.87%
81	INSURANCE CO OF THE STATE OF PA	0.25%	\$21,572,562	\$20,607,789	\$10,530,369	-\$26,619,739	-129.17%
82	DEPOSITORS INSURANCE COMPANY	0.25%	\$21,406,489	\$18,027,940	\$8,778,697	\$10,737,727	59.56%
83	SAVERS PROPERTY & CASUALTY INS CO	0.25%	\$20,920,694	\$20,511,719	\$5,418,500	\$4,055,054	19.77%
84	GRINNELL MUTUAL REINSURANCE COMPANY	0.24%	\$20,319,673	\$20,001,400	\$12,170,172	\$11,102,062	55.51%
85	CHURCH MUTUAL INSURANCE COMPANY	0.24%	\$20,316,146	\$19,943,907	\$7,711,487	\$13,208,328	66.23%
86	SENTRY SELECT INSURANCE COMPANY	0.24%	\$20,300,503	\$20,538,375	\$6,859,189	\$8,740,633	42.56%
87	LIBERTY MUTUAL INSURANCE COMPANY	0.24%	\$20,068,514	\$19,396,098	\$36,229,067	\$27,953,985	144.12%
88	OLD REPUBLIC INSURANCE COMPANY	0.23%	\$19,604,140	\$19,470,629	\$5,531,822	\$25,750,953	132.26%
89	XL SPECIALTY INSURANCE COMPANY	0.23%	\$19,469,058	\$17,776,406	\$1,855,663	\$10,043,144	56.50%
90	AMERICAN STATES INSURANCE COMPANY	0.23%	\$19,390,367	\$21,137,956	\$13,722,084	\$14,342,310	67.85%
91	EMPLOYERS MUTUAL CASUALTY COMPANY	0.23%	\$19,280,804	\$19,963,646	\$11,680,207	\$6,749,366	33.81%
92	TRAVELERS INDEMNITY CO OF AMERICA	0.22%	\$18,824,497	\$15,863,240	\$5,815,593	\$7,775,308	49.01%
93	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.21%	\$18,048,738	\$17,176,135	\$1,088,265	\$4,744,571	27.62%
94	GOVERNMENT EMPLOYEES INSURANCE CO	0.21%	\$17,969,970	\$18,033,708	\$12,372,881	\$13,387,924	74.24%
95	MEDICAL PROTECTIVE COMPANY	0.21%	\$17,746,207	\$18,893,849	\$8,315,674	\$16,774,674	88.78%
96	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.21%	\$17,674,958	\$19,679,090	\$12,552,283	\$10,022,461	50.93%
97	NEW HAMPSHIRE INSURANCE COMPANY	0.21%	\$17,560,083	\$7,674,733	\$3,235,316	\$7,266,202	94.68%
98	WAUSAU UNDERWRITERS INS CO	0.20%	\$17,351,034	\$16,919,288	\$4,942,306	\$9,581,886	56.63%
99	AMERISURE INSURANCE COMPANY	0.20%	\$17,214,746	\$18,378,015	\$6,834,869	\$7,138,323	38.84%
100	PROGRESSIVE DIRECT INSURANCE COMPANY	0.20%	\$17,013,325	\$18,686,891	\$11,460,296	\$9,609,514	51.42%
101	GENERAL CASUALTY CO OF WISCONSIN	0.20%	\$16,814,732	\$17,552,032	\$9,958,383	\$9,225,070	52.56%
102	GEICO INDEMNITY COMPANY	0.19%	\$16,124,963	\$15,756,967	\$7,897,201	\$8,631,672	54.78%
103	PMI MORTGAGE INS CO	0.19%	\$16,015,719	\$16,307,320	\$6,570,489	\$6,714,013	41.17%
104	ARCH INSURANCE COMPANY	0.19%	\$15,905,829	\$15,597,370	\$1,881,887	\$6,502,265	41.69%
105	BITUMINOUS CASUALTY CORPORATION	0.18%	\$15,675,224	\$16,235,527	\$6,290,808	\$8,657,486	53.32%
106	SENTRY INSURANCE A MUTUAL COMPANY	0.18%	\$15,386,296	\$16,695,774	\$8,901,864	\$9,374,720	56.15%
107	FOREMOST INSURANCE CO	0.18%	\$15,309,203	\$15,888,984	\$5,599,951	\$5,946,784	37.43%
108	GREAT AMERICAN INSURANCE COMPANY	0.18%	\$15,039,129	\$14,511,580	\$3,381,795	\$9,414,159	64.87%
109	FARMERS ALLIANCE MUTUAL INS CO	0.17%	\$14,832,134	\$14,841,548	\$10,660,059	\$11,093,400	74.75%
110	WESTCHESTER FIRE INSURANCE COMPANY	0.17%	\$14,710,040	\$15,670,676	\$37,968,501	\$7,668,071	48.93%
111	CORNERSTONE NATIONAL INSURANCE COMPANY	0.17%	\$14,600,879	\$15,010,849	\$7,620,602	\$7,801,313	51.97%
112	GREAT AMERICAN ASSURANCE COMPANY	0.17%	\$14,594,770	\$14,176,114	\$3,867,371	\$6,389,873	45.07%
113	ILLINOIS NATIONAL INSURANCE COMPANY	0.17%	\$14,486,386	\$17,685,323	\$6,115,038	\$6,787,512	38.38%
114	COLUMBIA NATIONAL INSURANCE COMPANY	0.17%	\$14,425,091	\$14,301,796	\$7,177,812	\$6,028,107	42.15%
115	DISCOVER PROPERTY AND CASUALTY INS CO	0.17%	\$14,300,818	\$15,237,106	\$5,758,539	\$9,231,113	60.58%
116	COUNTRY MUTUAL INSURANCE COMPANY	0.16%	\$13,796,297	\$13,227,692	\$5,298,321	\$7,467,485	56.45%
117	UNITED GUARANTY RESIDENTIAL INS CO	0.16%	\$13,718,597	\$13,568,646	\$3,576,188	\$3,574,548	26.34%
118	AMERICAN AUTOMOBILE INSURANCE CO	0.16%	\$13,598,966	\$13,456,945	\$26,711,512	\$30,510,041	226.72%
119	PEERLESS INSURANCE COMPANY	0.16%	\$13,339,343	\$14,026,669	\$6,102,047	\$6,163,985	43.94%
120	BENCHMARK INSURANCE COMPANY	0.16%	\$13,297,843	\$13,028,336	\$7,759,163	\$9,058,675	69.53%
121	OHIO CASUALTY INSURANCE COMPANY	0.16%	\$13,288,929	\$14,285,069	\$4,208,759	\$3,316,417	23.22%
122	MBIA INSURANCE CORPORATION	0.16%	\$13,222,604	\$3,430,664	\$0	\$0	0.00%
123	RADIAN GUARANTY INC	0.16%	\$13,200,376	\$11,965,123	\$7,278,360	\$10,405,947	86.97%
124	PROTECTIVE INSURANCE COMPANY	0.15%	\$13,142,600	\$13,151,229	\$2,894,430	\$19,336,908	147.03%
125	EXECUTIVE RISK INDEMNITY INC	0.15%	\$13,133,093	\$12,936,739	\$5,563,920	\$4,672,123	36.12%
126	BAR PLAN MUTUAL INSURANCE CO THE	0.15%	\$13,094,549	\$12,857,512	\$12,001,204	\$12,564,378	97.72%
127	LYNDON PROPERTY INSURANCE COMPANY	0.15%	\$12,826,986	\$12,422,262	\$11,599,035	\$11,950,850	96.21%
128	CHICAGO TITLE INSURANCE CO	0.15%	\$12,595,844	\$11,073,661	\$1,115,962	\$2,237,214	20.20%
129	ENCOMPASS INDEMNITY COMPANY	0.15%	\$12,572,944	\$8,978,576	\$2,262,096	\$4,014,214	44.71%
130	ST PAUL MERCURY INSURANCE COMPANY	0.15%	\$12,507,197	\$16,183,559	\$4,431,481	\$6,622,938	40.92%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	ASSURANCE COMPANY OF AMERICA	0.14%	\$12,131,753	\$13,628,727	\$6,749,611	\$7,785,402	57.12%
132	AMERICAN CASUALTY CO OF READING PA	0.14%	\$12,002,454	\$13,088,133	\$5,117,633	\$9,221,134	70.45%
133	FIDELITY NATIONAL INSURANCE COMPANY	0.14%	\$11,936,302	\$10,968,671	\$4,461,256	\$6,371,069	58.08%
134	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.14%	\$11,927,713	\$11,385,389	\$3,947,936	\$5,012,258	44.02%
135	DAIRYLAND INSURANCE COMPANY	0.14%	\$11,755,294	\$12,127,966	\$7,044,375	\$5,840,232	48.16%
136	LINCOLN GENERAL INSURANCE CO	0.14%	\$11,691,728	\$12,836,213	\$10,086,373	\$9,745,695	75.92%
137	TRUCK INSURANCE EXCHANGE	0.14%	\$11,593,757	\$12,001,040	\$11,651,992	-\$59,014	-0.49%
138	FARMERS INSURANCE EXCHANGE	0.14%	\$11,563,817	\$12,577,127	\$7,074,078	\$7,922,377	62.99%
139	PROGRESSIVE CASUALTY INSURANCE CO	0.13%	\$11,366,548	\$11,611,268	\$6,660,891	\$5,656,569	48.72%
140	SAFETY NATIONAL CASUALTY CORPORATION	0.13%	\$11,312,980	\$11,583,012	\$3,605,201	\$6,178,549	53.34%
141	FIRST AMERICAN TITLE INSURANCE COMPANY	0.13%	\$11,305,245	\$10,949,654	\$16,019,633	\$16,803,290	153.46%
142	SHELTER GENERAL INS CO	0.13%	\$11,303,429	\$11,398,202	\$5,739,748	\$16,770,702	147.13%
143	FIDELITY AND DEPOSIT CO MARYLAND	0.13%	\$11,291,794	\$11,080,954	\$2,773,588	\$3,117,994	28.14%
144	GENWORTH MORTGAGE INSURANCE CORPORATION	0.13%	\$11,175,734	\$11,337,411	\$3,074,628	\$3,330,472	29.38%
145	HARTFORD INSURANCE CO OF MIDWEST THE	0.13%	\$10,908,310	\$9,814,815	\$3,598,065	\$4,771,020	48.61%
146	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.13%	\$10,832,481	\$11,665,479	\$10,285,884	\$8,476,849	72.67%
147	AGRI GENERAL INSURANCE COMPANY	0.13%	\$10,736,487	\$10,720,429	\$4,845,665	\$5,521,278	51.50%
148	FIRSTCOMP INSURANCE COMPANY	0.12%	\$10,614,298	\$7,939,076	\$1,340,162	\$4,597,746	57.91%
149	GUIDEONE MUTUAL INSURANCE COMPANY	0.12%	\$10,516,172	\$10,237,939	\$4,610,460	\$4,264,288	41.65%
150	RURAL COMMUNITY INSURANCE COMPANY	0.12%	\$10,406,560	\$10,198,343	\$8,544,106	\$11,697,415	114.70%
151	WEST AMERICAN INSURANCE COMPANY	0.12%	\$10,389,612	\$11,196,431	\$7,345,290	\$6,006,609	53.65%
152	ARGONAUT GREAT CENTRAL INSURANCE CO	0.12%	\$10,373,880	\$10,089,161	\$2,392,787	\$1,009,237	10.00%
153	AMERICAN SECURITY INSURANCE COMPANY	0.12%	\$10,251,444	\$10,572,229	\$2,832,835	\$3,114,627	29.46%
154	INTERMED INSURANCE COMPANY	0.12%	\$10,230,026	\$10,396,994	\$12,476,456	\$1,949,150	18.75%
155	AMERICAN ECONOMY INSURANCE COMPANY	0.12%	\$10,222,447	\$10,700,008	\$6,099,462	\$6,270,910	58.61%
156	AFFILIATED FM INSURANCE COMPANY	0.12%	\$10,173,433	\$9,705,661	\$3,297,344	\$2,429,624	25.03%
157	LITITZ MUTUAL INSURANCE COMPANY	0.12%	\$10,140,596	\$9,984,537	\$4,089,512	\$4,327,926	43.35%
158	REPUBLIC MORTGAGE INSURANCE COMPANY	0.12%	\$10,101,358	\$10,114,663	\$2,921,344	\$3,447,541	34.08%
159	CAROLINA CASUALTY INSURANCE COMPANY	0.12%	\$9,926,962	\$9,209,952	\$5,174,320	\$5,946,853	64.57%
160	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.12%	\$9,873,821	\$8,047,352	\$2,158,599	\$3,145,906	39.09%
161	NATIONAL CASUALTY COMPANY	0.11%	\$9,579,884	\$9,657,291	\$3,581,755	\$4,519,455	46.80%
162	ECONOMY PREMIER ASSURANCE COMPANY	0.11%	\$9,500,068	\$9,921,806	\$3,826,587	\$4,532,480	45.68%
163	AMERICAN ALTERNATIVE INS CORP	0.11%	\$9,374,232	\$10,627,353	-\$2,858,702	\$2,204,524	20.74%
164	TICO INSURANCE COMPANY	0.11%	\$9,181,704	\$7,533,217	\$3,678,547	\$5,687,932	75.50%
165	TRANSPORTATION INSURANCE COMPANY	0.11%	\$9,075,018	\$9,200,678	\$7,263,075	-\$1,111,075	-12.08%
166	CHARTER OAK FIRE INSURANCE CO THE	0.11%	\$9,068,920	\$7,036,205	\$2,409,861	\$1,777,982	25.27%
167	VIGILANT INSURANCE COMPANY	0.11%	\$9,045,784	\$9,345,735	\$2,555,494	\$2,863,457	30.64%
168	GREENWICH INSURANCE COMPANY	0.11%	\$9,045,251	\$8,434,196	\$2,628,515	\$4,939,650	58.57%
169	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.11%	\$9,028,875	\$8,738,204	\$2,965,644	\$602,201	6.89%
170	FARMERS MUTUAL HAIL INS CO OF IOWA	0.11%	\$8,966,784	\$8,929,707	\$4,208,233	\$4,841,934	54.22%
171	CONSUMERS INSURANCE USA INC	0.10%	\$8,922,478	\$7,771,889	\$2,597,941	\$3,774,612	48.57%
172	METROPOLITAN PROPERTY & CASUALTY INS CO	0.10%	\$8,919,538	\$8,626,803	\$3,173,764	\$3,039,537	35.23%
173	MARYLAND CASUALTY COMPANY	0.10%	\$8,767,886	\$7,531,469	\$4,143,251	\$3,864,025	51.31%
174	GENERAL INSURANCE CO OF AMERICA	0.10%	\$8,750,289	\$8,654,387	\$1,850,585	\$4,173,926	48.23%
175	NATIONAL INDEMNITY COMPANY	0.10%	\$8,687,031	\$8,098,162	\$1,533,540	\$2,566,462	31.69%
176	ADDISON INSURANCE COMPANY	0.10%	\$8,680,348	\$8,083,527	\$1,219,321	\$2,430,532	30.07%
177	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.10%	\$8,548,596	\$8,753,409	\$947,999	\$1,868,797	21.35%
178	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	0.10%	\$8,466,959	\$7,882,572	\$1,705,158	\$4,341,158	55.07%
179	ESURANCE INSURANCE COMPANY	0.10%	\$8,421,341	\$6,829,295	\$3,506,682	\$4,574,859	66.99%
180	MIDWEST EMPLOYERS CASUALTY COMPANY	0.10%	\$8,374,262	\$8,385,281	\$1,062,292	\$7,924,155	94.50%
181	FINANCIAL SECURITY ASSUR INC	0.10%	\$8,341,085	\$1,985,970	\$0	\$0	0.00%
182	GATEWAY INSURANCE COMPANY	0.10%	\$8,321,572	\$7,893,414	\$2,825,088	\$4,543,454	57.56%
183	STEWART TITLE GUARANTY COMPANY	0.10%	\$8,173,301	\$7,741,541	\$1,230,339	\$1,215,623	15.70%
184	HEALTH CARE INDEMNITY INC	0.10%	\$8,133,777	\$8,133,777	\$724,128	\$4,523,892	55.62%
185	AMERICAN BANKERS INS CO OF FLORIDA	0.09%	\$8,077,117	\$8,410,525	\$1,318,715	\$1,304,545	15.51%
186	OAK RIVER INSURANCE COMPANY	0.09%	\$8,071,159	\$8,248,116	\$6,444,907	\$6,453,854	78.25%
187	NORTHLAND INSURANCE COMPANY	0.09%	\$8,031,418	\$7,499,194	\$6,023,232	\$4,138,494	55.19%
188	TRAVELERS PERSONAL INSURANCE COMPANY	0.09%	\$8,027,596	\$8,055,842	\$4,100,767	\$5,119,762	63.55%
189	AMERICAN ZURICH INSURANCE COMPANY	0.09%	\$7,937,928	\$8,314,114	\$27,517,254	\$29,842,027	358.93%
190	ZURICH AMERICAN INS CO OF ILLINOIS	0.09%	\$7,924,213	\$8,587,419	\$1,604,062	\$3,165,412	36.86%
191	AMERICAN INSURANCE COMPANY THE	0.09%	\$7,911,076	\$8,403,842	\$10,871,961	\$11,710,295	139.34%
192	RSUI INDEMNITY COMPANY	0.09%	\$7,828,600	\$4,300,986	\$12,200	\$1,515,624	35.24%
193	UNITED FINANCIAL CASUALTY COMPANY	0.09%	\$7,821,566	\$2,248,291	\$406,925	\$1,191,487	53.00%
194	WESTERN SURETY COMPANY	0.09%	\$7,783,278	\$7,248,476	\$703,337	\$1,268,225	17.50%
195	ZENITH INSURANCE COMPANY	0.09%	\$7,737,955	\$7,689,198	\$2,019,722	\$4,710,268	61.26%



**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	BROTHERHOOD MUTUAL INSURANCE CO	0.09%	\$7,700,065	\$7,637,975	\$2,598,562	\$1,731,752	22.67%
197	AMERICAN MODERN HOME INSURANCE CO	0.09%	\$7,697,074	\$8,002,258	\$2,945,833	\$2,138,140	26.72%
198	AMBAC ASSURANCE CORPORATION	0.09%	\$7,668,789	\$8,914,746	\$57,149	\$183	0.00%
199	METROPOLITAN GROUP PROP & CAS INS CO	0.09%	\$7,563,374	\$7,827,186	\$4,248,509	\$4,368,879	55.82%
200	VIKING INSURANCE COMPANY OF WISCONSIN	0.09%	\$7,435,560	\$6,688,431	\$3,665,621	\$5,235,582	78.28%
201	GUARANTEE INSURANCE COMPANY	0.09%	\$7,239,839	\$5,865,581	\$550,190	\$2,194,251	37.41%
202	TRAVELERS CASUALTY AND SURETY CO	0.08%	\$7,143,743	\$6,944,421	\$2,252,952	-\$1,660,766	-23.92%
203	HARCO NATIONAL INSURANCE COMPANY	0.08%	\$7,090,735	\$7,240,708	\$3,065,781	\$4,303,270	59.43%
204	AMERICAN INTERSTATE INS CO	0.08%	\$6,973,443	\$6,376,026	\$2,573,788	\$4,149,349	65.08%
205	PHOENIX INSURANCE COMPANY THE	0.08%	\$6,899,018	\$6,640,472	\$1,734,154	\$2,594,167	39.07%
206	INDIANA LUMBERMENS MUTUAL INS CO	0.08%	\$6,886,073	\$7,346,895	\$3,675,386	\$3,774,180	51.37%
207	ATLANTIC SPECIALTY INSURANCE COMPANY	0.08%	\$6,744,594	\$6,571,001	\$1,548,504	\$2,925,149	44.52%
208	AMEX ASSURANCE COMPANY	0.08%	\$6,730,131	\$6,530,198	\$2,450,669	\$3,305,112	50.61%
209	CUMIS INSURANCE SOCIETY INC	0.08%	\$6,719,091	\$6,064,558	\$2,240,708	\$2,081,049	34.31%
210	FINANCIAL INDEMNITY COMPANY	0.08%	\$6,688,820	\$3,790,091	\$1,084,152	\$2,410,309	63.60%
211	FIDELITY NATIONAL TITLE INSURANCE CO	0.08%	\$6,670,255	\$6,493,466	\$1,947,368	\$3,594,188	55.35%
212	CINCINNATI CASUALTY COMPANY THE	0.08%	\$6,609,954	\$6,548,485	\$3,334,136	\$3,893,391	59.45%
213	NATIONAL INTERSTATE INSURANCE COMPANY	0.08%	\$6,583,739	\$5,058,973	\$1,655,397	\$3,662,891	72.40%
214	UNITED STATES FIRE INSURANCE COMPANY	0.08%	\$6,576,713	\$7,191,886	\$6,206,303	\$12,712,188	176.76%
215	FEDERATED SERVICE INSURANCE COMPANY	0.08%	\$6,498,573	\$6,486,144	\$2,008,017	\$3,246,953	50.06%
216	MICHIGAN MILLERS MUTUAL INS CO	0.08%	\$6,476,027	\$5,926,794	\$5,820,568	\$5,750,312	97.02%
217	MEDICAL LIABILITY ALLIANCE	0.08%	\$6,430,007	\$7,555,343	\$655,000	\$5,310,967	70.29%
218	XL INSURANCE AMERICA INC	0.08%	\$6,392,395	\$5,564,344	\$1,660,176	\$2,842,075	51.08%
219	GUIDEONE ELITE INSURANCE COMPANY	0.07%	\$6,373,526	\$6,309,866	\$4,339,773	\$3,161,981	50.11%
220	NATIONAL SURETY CORPORATION	0.07%	\$6,347,827	\$7,646,930	\$3,299,969	\$2,885,696	37.74%
221	NAU COUNTRY INSURANCE COMPANY	0.07%	\$6,263,215	\$5,920,797	\$9,201,573	\$8,876,580	149.92%
222	ALEA NORTH AMERICA INSURANCE COMPANY	0.07%	\$6,245,693	\$8,042,327	\$2,784,884	\$1,903,486	23.67%
223	TRANSCONTINENTAL INSURANCE COMPANY	0.07%	\$6,210,124	\$5,956,105	\$3,978,772	-\$981,116	-16.47%
224	PACIFIC INDEMNITY COMPANY	0.07%	\$6,201,499	\$6,302,108	\$2,972,137	\$2,749,716	43.63%
225	PHARMACISTS MUTUAL INSURANCE COMPANY	0.07%	\$6,143,501	\$5,898,801	\$1,166,164	\$1,269,585	21.52%
226	UNITED STATES FIDELITY & GUARANTY CO	0.07%	\$5,980,921	\$7,460,773	\$5,247,458	-\$1,338,405	-17.94%
227	BALBOA INSURANCE COMPANY	0.07%	\$5,980,619	\$5,299,735	\$2,294,397	\$2,593,047	48.93%
228	CANAL INSURANCE COMPANY	0.07%	\$5,952,828	\$6,360,649	\$2,443,892	\$3,814,566	59.97%
229	VALLEY FORGE INSURANCE COMPANY	0.07%	\$5,918,045	\$5,704,800	\$2,571,996	\$3,389,881	59.42%
230	AMERICAN AGRI-BUSINESS INSURANCE COMPANY	0.07%	\$5,900,424	\$5,886,062	\$4,378,410	\$6,877,106	116.84%
231	MILLERS FIRST INSURANCE COMANY	0.07%	\$5,742,651	\$5,820,506	\$3,230,865	\$2,414,972	41.49%
232	COUNTRY PREFERRED INSURANCE COMPANY	0.07%	\$5,602,017	\$5,478,675	\$2,574,272	\$2,564,604	46.81%
233	VOYAGER PROPERTY & CASUALTY INS CO	0.07%	\$5,586,219	\$5,607,176	\$3,999,887	\$4,101,257	73.14%
234	NETHERLANDS INSURANCE COMPANY THE	0.07%	\$5,557,739	\$2,414,373	\$231,936	\$454,637	18.83%
235	STATE NATIONAL INSURANCE COMPANY INC	0.07%	\$5,547,866	\$5,048,588	\$1,607,938	\$2,870,943	56.87%
236	TICOR TITLE INSURANCE COMPANY OF FLORIDA	0.07%	\$5,541,908	\$5,330,425	\$1,119,834	\$1,368,766	25.68%
237	HAULERS INSURANCE COMPANY INC	0.06%	\$5,492,793	\$5,248,475	\$2,221,658	\$2,287,137	43.58%
238	GEICO CASUALTY COMPANY	0.06%	\$5,459,711	\$5,722,609	\$3,317,317	\$3,600,995	62.93%
239	SECURA SUPREME INSURANCE COMPANY	0.06%	\$5,417,875	\$5,178,176	\$1,778,888	\$2,368,225	45.73%
240	MILLERS CLASSIFIED INSURANCE COMPANY	0.06%	\$5,381,450	\$5,485,159	\$2,913,068	\$2,384,208	43.47%
241	AUTOMOBILE INS CO OF HARTFORD CT	0.06%	\$5,373,036	\$5,809,968	\$3,851,447	\$2,863,484	49.29%
242	EMPLOYERS REINSURANCE CORPORATION	0.06%	\$5,333,905	\$4,346,040	\$1,518,341	\$3,654,552	84.09%
243	U S SPECIALTY INSURANCE COMPANY	0.06%	\$5,284,319	\$4,903,385	\$1,162,816	\$2,794,655	56.99%
244	PROGRESSIVE SPECIALTY INS CO	0.06%	\$5,278,436	\$5,847,577	\$3,578,200	\$2,907,981	49.73%
245	FOREMOST SIGNATURE INSURANCE COMPANY	0.06%	\$5,276,379	\$5,335,168	\$2,571,252	\$2,819,079	52.84%
246	NATIONAL GENERAL INS CO	0.06%	\$5,191,446	\$5,120,313	\$2,603,205	\$2,825,915	55.19%
247	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.06%	\$5,191,156	\$4,822,523	\$2,520,072	\$2,718,236	56.37%
248	OLD REPUBLIC NATIONAL TITLE INS CO	0.06%	\$5,163,127	\$5,843,226	\$1,108,844	\$2,185,043	37.39%
249	AMERICAN ROAD INSURANCE COMPANY	0.06%	\$5,123,644	\$6,839,924	\$3,098,173	\$2,954,161	43.19%
250	FARMLAND MUTUAL INSURANCE COMPANY	0.06%	\$5,112,430	\$4,670,626	\$2,492,676	\$2,968,461	63.56%
251	DOCTORS COMPANY AN INTERINS EXCHANGE	0.06%	\$4,992,202	\$6,670,762	\$6,236,242	\$10,320,165	154.71%
252	EVEREST NATIONAL INSURANCE COMPANY	0.06%	\$4,978,887	\$4,780,136	\$1,309,542	\$3,158,095	66.07%
253	CINCINNATI INDEMNITY COMPANY INC	0.06%	\$4,968,862	\$4,990,581	\$1,591,883	\$1,975,066	39.58%
254	FINANCIAL GUARANTY INSURANCE COMPANY	0.06%	\$4,906,350	\$1,425,368	\$0	\$0	0.00%
255	ELECTRIC INSURANCE COMPANY	0.06%	\$4,767,252	\$4,671,623	\$2,581,927	\$2,692,381	57.63%
256	NATIONAL FIRE INS CO OF HARTFORD	0.06%	\$4,765,488	\$4,231,783	\$1,995,077	\$1,237,235	29.24%
257	OLD RELIABLE CASUALTY COMPANY	0.06%	\$4,736,308	\$4,738,506	\$1,825,659	\$1,853,959	39.13%
258	AXIS REINSURANCE COMPANY	0.05%	\$4,622,050	\$3,977,426	\$52,956	\$1,774,853	44.62%
259	HARTFORD ACCIDENT & INDEMNITY CO	0.05%	\$4,610,713	\$3,689,919	\$1,985,888	\$3,578,979	96.99%
260	CATERPILLAR INSURANCE COMPANY	0.05%	\$4,586,914	\$3,178,961	\$3,956,890	\$5,243,436	164.94%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
261	AMERICAN INTERNATIONAL INS CO	0.05%	\$4,559,242	\$4,532,355	\$2,543,735	\$6,802,590	150.09%
262	AIG NATIONAL INSURANCE COMPANY INC	0.05%	\$4,501,828	\$1,936,165	\$385,290	\$1,774,430	91.65%
263	NATIONWIDE AGRIBUSINESS INS CO	0.05%	\$4,460,879	\$4,212,974	\$1,325,135	\$2,111,318	50.11%
264	AMERICAN FAMILY HOME INSURANCE COMPANY	0.05%	\$4,446,348	\$4,531,103	\$1,392,672	\$1,274,432	28.13%
265	MENDOTA INSURANCE COMPANY	0.05%	\$4,434,376	\$4,987,079	\$3,556,468	\$2,644,015	53.02%
266	CLARENDON NATIONAL INS CO	0.05%	\$4,375,846	\$4,466,876	\$2,911,879	-\$667,699	-14.95%
267	MOTORS INSURANCE CORPORATION	0.05%	\$4,360,154	\$4,360,886	\$2,143,120	\$2,132,092	48.89%
268	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.05%	\$4,299,278	\$4,518,134	\$2,754,614	\$3,098,475	68.58%
269	PROFESSIONAL LIABILITY INSURANCE CO OF AMERICA	0.05%	\$4,279,440	\$3,471,747	\$244,233	\$951,519	27.41%
270	AFFIRMATIVE INSURANCE COMPANY	0.05%	\$4,264,110	\$4,932,990	\$2,343,305	\$2,039,196	41.34%
271	LIBERTY INSURANCE UNDERWRITERS INC.	0.05%	\$4,256,735	\$4,463,753	\$563,338	\$2,191,697	49.10%
272	HARTFORD STEAM BOILER INSPECTION & INS	0.05%	\$4,201,005	\$4,131,409	\$419,650	\$907,295	21.96%
273	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.05%	\$4,200,573	\$4,118,950	\$2,854,478	\$2,610,412	63.38%
274	ONEBEACON INSURANCE COMPANY	0.05%	\$4,199,722	\$4,539,685	\$1,881,610	\$5,910,177	130.19%
275	NATIONAL LIABILITY & FIRE INS CO	0.05%	\$4,154,238	\$4,262,413	\$1,343,209	\$1,394,161	32.71%
276	LAND TITLE INS CO OF ST LOUIS	0.05%	\$4,150,421	\$4,171,010	\$0	\$0	0.00%
277	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.05%	\$4,070,880	\$3,393,355	\$1,393,022	\$742,214	21.87%
278	TRADERS INSURANCE COMPANY	0.05%	\$3,993,904	\$4,191,520	\$2,621,063	\$2,672,652	63.76%
279	FIRST NATIONAL INS CO OF AMERICA	0.05%	\$3,924,254	\$3,226,682	\$460,084	-\$1,805,023	-55.94%
280	FAIRMONT SPECIALTY INSURANCE COMPANY	0.05%	\$3,898,432	\$4,447,226	\$2,149,369	\$3,137,171	70.54%
281	FIRST COLONIAL INSURANCE COMPANY	0.05%	\$3,884,845	\$535,386	\$1,015,680	\$1,417,881	264.83%
282	OCCIDENTAL FIRE & CAS CO OF NC	0.05%	\$3,864,912	\$4,484,354	\$3,540,263	\$2,502,563	55.81%
283	LANCER INSURANCE COMPANY	0.05%	\$3,839,974	\$3,646,876	\$6,211,722	\$4,707,324	129.08%
284	HOMESITE INDEMNITY COMPANY	0.04%	\$3,780,186	\$3,068,025	\$1,400,227	\$2,344,597	76.42%
285	CAPITOL INDEMNITY CORPORATION	0.04%	\$3,655,684	\$3,748,690	\$2,533,878	\$990,313	26.42%
286	MID-CONTINENT CASUALTY COMPANY	0.04%	\$3,651,316	\$3,215,253	\$606,292	\$3,091,954	96.17%
287	SAGAMORE INSURANCE COMPANY	0.04%	\$3,628,507	\$5,581,414	\$3,757,291	\$1,345,923	24.11%
288	KANSAS BANKERS SURETY COMPANY THE	0.04%	\$3,624,645	\$3,575,987	\$734,351	\$1,398,991	39.12%
289	REGENT INSURANCE COMPANY	0.04%	\$3,507,571	\$3,317,408	\$3,608,075	\$2,786,185	83.99%
290	AIU INSURANCE COMPANY	0.04%	\$3,495,179	\$3,668,546	\$3,070,146	\$1,364,229	37.19%
291	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	0.04%	\$3,484,766	\$3,124,341	\$0	\$1,925,437	61.63%
292	ACCEPTANCE CASUALTY INSURANCE CO	0.04%	\$3,470,159	\$3,607,786	\$1,393,946	\$2,571,573	71.28%
293	MISSOURI PROPERTY INS PLACEMENT FACILIT	0.04%	\$3,467,625	\$3,471,614	\$1,995,762	\$1,920,640	55.32%
294	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.04%	\$3,377,692	\$3,735,284	\$2,923,413	\$2,073,572	55.51%
295	MARKEL AMERICAN INSURANCE COMPANY	0.04%	\$3,282,664	\$3,222,490	\$534,457	\$2,180,882	67.68%
296	NORTHERN ASSURANCE CO OF AMERICA	0.04%	\$3,281,519	\$3,219,567	\$669,113	\$3,067,617	95.28%
297	NEW SOUTH INSURANCE COMPANY	0.04%	\$3,278,563	\$2,638,055	\$1,811,422	\$2,024,264	76.73%
298	AMICA MUTUAL INSURANCE COMPANY	0.04%	\$3,260,053	\$2,997,051	\$1,148,799	\$1,119,900	37.37%
299	STONINGTON INSURANCE COMPANY	0.04%	\$3,249,606	\$2,557,976	\$293,948	\$647,170	25.30%
300	QBE INSURANCE CORPORATION	0.04%	\$3,247,563	\$3,440,447	\$2,382,656	\$2,134,903	62.05%
301	AMERICAN FIRE & CASUALTY COMPANY	0.04%	\$3,227,798	\$3,005,062	\$1,005,429	\$1,473,479	49.03%
302	YOUNG AMERICA INSURANCE COMPANY	0.04%	\$3,188,220	\$3,111,385	\$1,615,663	\$1,710,524	54.98%
303	BCS INSURANCE COMPANY	0.04%	\$3,157,233	\$3,215,928	\$1,773,469	\$1,882,176	58.53%
304	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	0.04%	\$3,151,084	\$1,312,232	\$493,516	\$1,089,394	83.02%
305	MARKEL INSURANCE COMPANY	0.04%	\$3,130,341	\$2,464,315	\$815,009	\$587,688	23.85%
306	GUIDEONE AMERICA INSURANCE COMPANY	0.04%	\$3,106,690	\$3,412,823	\$1,680,782	\$1,254,250	36.75%
307	NORTH AMERICAN SPECIALTY INS CO	0.04%	\$3,086,689	\$3,622,661	\$3,262,788	\$2,687,236	74.18%
308	STRATFORD INSURANCE COMPANY	0.04%	\$3,066,508	\$3,228,067	\$1,600,048	\$1,538,702	47.67%
309	INSURANCE CORPORATION OF HANNOVER	0.04%	\$3,065,708	\$3,164,092	\$2,176,225	\$3,037,866	96.01%
310	INTERSTATE INDEMNITY COMPANY	0.04%	\$3,020,079	\$3,683,992	\$3,972,002	\$5,115,908	138.87%
311	TRAVELERS HOME AND MARINE INS CO THE	0.04%	\$2,997,153	\$615,181	\$233,053	\$448,574	72.92%
312	NORTH RIVER INSURANCE COMPANY THE	0.04%	\$2,994,805	\$2,036,841	\$75,483	\$566,456	27.81%
313	PRODUCERS AGRICULTURE INSURANCE COMPANY	0.04%	\$2,984,128	\$2,984,128	\$508,402	\$958,647	32.12%
314	GRANITE STATE INSURANCE COMPANY	0.03%	\$2,968,833	\$2,935,823	\$2,136,212	\$1,912,392	65.14%
315	RLI INSURANCE COMPANY	0.03%	\$2,927,085	\$5,054,608	\$4,524,521	\$7,813,711	154.59%
316	CIFG ASSURANCE NORTH AMERICA INC	0.03%	\$2,849,286	\$1,039	\$0	\$0	0.00%
317	SIRIUS AMERICA INSURANCE COMPANY	0.03%	\$2,815,604	\$3,554,930	\$1,478,392	\$1,996,076	56.15%
318	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.03%	\$2,741,878	\$2,873,308	\$1,297,912	\$1,169,218	40.69%
319	WAUSAU BUSINESS INSURANCE COMPANY	0.03%	\$2,716,335	\$1,770,915	\$1,703,839	\$2,309,954	130.44%
320	DAIMLERCHRYSLER INSURANCE COMPANY	0.03%	\$2,663,731	\$2,677,423	\$603,113	-\$84,491	-3.16%
321	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.03%	\$2,621,892	\$2,490,710	\$1,134,009	\$1,745,727	70.09%
322	PREFERRED PHYSICIANS MEDICAL RRG INC	0.03%	\$2,608,423	\$2,576,270	\$0	\$2,964,552	115.07%
323	NAVIGATORS INSURANCE COMPANY	0.03%	\$2,588,564	\$1,884,543	-\$52,402	\$664,749	35.27%
324	STAR INSURANCE COMPANY	0.03%	\$2,536,577	\$2,556,426	\$1,610,075	\$2,379,520	93.08%
325	HANOVER INSURANCE COMPANY THE	0.03%	\$2,515,814	\$2,726,245	\$1,463,974	\$1,250,997	45.89%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
326	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.03%	\$2,496,948	\$2,763,121	\$2,092,262	\$1,582,366	57.27%
327	VIRGINIA SURETY COMPANY INC	0.03%	\$2,478,574	\$1,676,847	\$9,732,376	\$10,197,655	608.14%
328	ALFA VISION INSURANCE CORPORATION	0.03%	\$2,455,795	\$1,112,608	\$305,620	\$783,788	70.45%
329	AMERICAN GENERAL INDEMNITY COMPANY	0.03%	\$2,447,609	\$2,516,006	\$881,568	\$981,068	38.99%
330	KANSAS MEDICAL MUTUAL INS CO	0.03%	\$2,432,153	\$2,432,153	\$825,000	\$1,895,270	77.93%
331	CIVIC PROPERTY & CASUALTY CO	0.03%	\$2,410,534	\$2,780,370	\$1,641,758	\$1,575,006	56.65%
332	CENTRAL STATES INDEMNITY CO OF OMAHA	0.03%	\$2,387,718	\$2,342,585	\$425,751	\$296,416	12.65%
333	CHARTER INDEMNITY COMPANY	0.03%	\$2,370,133	\$3,106,656	\$2,553,064	\$1,440,904	46.38%
334	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.03%	\$2,364,159	\$2,412,719	\$179,591	\$645,316	26.75%
335	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.03%	\$2,349,301	\$2,504,059	\$1,391,901	\$1,291,362	51.57%
336	EMCASCO INSURANCE COMPANY	0.03%	\$2,316,691	\$2,385,136	\$634,124	\$726,936	30.48%
337	CAMERON NATIONAL INSURANCE COMPANY	0.03%	\$2,277,404	\$1,988,622	\$872,238	\$1,001,188	50.35%
338	UNITED STATES LIABILITY INSURANCE CO	0.03%	\$2,259,932	\$2,194,364	\$122,781	\$335,469	15.29%
339	AMERICAN AGRICULTURAL INSURANCE CO	0.03%	\$2,259,805	\$2,259,805	\$791,490	\$1,546,098	68.42%
340	TEACHERS INSURANCE COMPANY	0.03%	\$2,224,659	\$2,250,632	\$1,227,450	\$1,322,666	58.77%
341	TRAVCO INSURANCE COMPANY	0.03%	\$2,218,541	\$2,364,655	\$1,352,288	\$1,097,736	46.42%
342	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.03%	\$2,214,195	\$3,374,682	\$2,563,114	\$3,382,605	100.23%
343	OMNI INSURANCE COMPANY	0.03%	\$2,185,761	\$3,033,182	\$3,139,949	\$2,355,752	77.67%
344	ALLIANCE INSURANCE COMPANY INC	0.03%	\$2,176,416	\$2,115,184	\$1,028,142	\$1,281,314	60.58%
345	QUANTA INDEMNITY COMPANY	0.03%	\$2,143,778	\$2,003,533	\$116,605	\$891,836	44.51%
346	UTICA MUTUAL INSURANCE COMPANY	0.03%	\$2,139,589	\$1,958,098	\$443,721	\$806,985	41.21%
347	ATLANTIC MUTUAL INSURANCE COMPANY	0.02%	\$2,105,148	\$2,841,844	\$4,588,599	\$503,275	17.71%
348	NATIONAL GENERAL ASSURANCE COMPANY	0.02%	\$2,086,603	\$2,278,356	\$2,054,062	\$869,588	38.17%
349	WESTERN AGRICULTURAL INSURANCE COMPANY	0.02%	\$2,082,876	\$3,034,097	\$2,612,451	\$2,442,707	80.51%
350	ST PAUL GUARDIAN INSURANCE COMPANY	0.02%	\$2,071,471	\$3,419,222	\$3,132,212	\$1,618,620	47.34%
351	NATIONAL INSURANCE ASSOCIATION	0.02%	\$2,051,433	\$2,341,489	\$1,854,529	\$301,827	12.89%
352	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.02%	\$2,036,205	\$1,601,966	\$1,075,187	\$1,171,186	73.11%
353	CHEROKEE INSURANCE COMPANY	0.02%	\$1,995,208	\$902,247	\$116,084	\$586,000	64.95%
354	AMERICAN RELIABLE INSURANCE COMPANY	0.02%	\$1,989,838	\$1,706,903	\$216,425	\$249,530	14.62%
355	GENESIS INSURANCE COMPANY	0.02%	\$1,985,186	\$1,984,910	\$8,872,516	\$3,335,272	168.03%
356	TRINITY UNIVERSAL INSURANCE COMPANY	0.02%	\$1,951,406	\$2,208,445	\$1,719,285	\$1,988,760	90.05%
357	USAA GENERAL INDEMNITY COMPANY	0.02%	\$1,948,670	\$2,049,233	\$1,159,109	\$1,167,976	57.00%
358	FIDELITY AND GUARANTY INSURANCE COMPANY	0.02%	\$1,922,528	\$2,244,844	\$2,740,029	\$1,704,593	75.93%
359	AVEMCO INSURANCE COMPANY	0.02%	\$1,908,355	\$1,852,530	\$2,178,920	\$1,797,114	97.01%
360	UNION INSURANCE CO	0.02%	\$1,875,655	\$1,687,716	\$0	\$9,095	0.54%
361	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.02%	\$1,860,780	\$1,894,870	\$1,349,770	\$1,251,922	66.07%
362	FLORISTS MUTUAL INSURANCE COMPANY	0.02%	\$1,847,348	\$2,021,202	\$642,623	\$1,117,032	55.27%
363	TRAVELERS CASUALTY INSURANCE CO OF AMERICA	0.02%	\$1,839,316	\$1,503,565	\$214,726	\$596,246	39.66%
364	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.02%	\$1,832,473	\$1,429,747	\$715,182	\$767,879	53.71%
365	XL CAPITAL ASSURANCE INC	0.02%	\$1,800,402	\$302,817	\$0	\$0	0.00%
366	GREAT DIVIDE INSURANCE COMPANY	0.02%	\$1,795,951	\$1,056,916	\$459,515	\$492,166	46.57%
367	CENTENNIAL INSURANCE COMPANY	0.02%	\$1,776,778	\$1,537,791	\$829,938	-\$47,825	-3.11%
368	ARMED FORCES INSURANCE EXCHANGE	0.02%	\$1,729,531	\$1,658,000	\$562,772	\$729,939	44.03%
369	GUARANTEE TITLE INSURANCE COMPANY	0.02%	\$1,728,760	\$1,451,907	\$152,403	\$143,993	9.92%
370	NATIONAL AMERICAN INSURANCE COMPANY	0.02%	\$1,652,124	\$1,537,663	\$952,405	\$1,120,904	72.90%
371	SENTINEL INSURANCE COMPANY LTD	0.02%	\$1,638,529	\$1,027,708	\$87,460	\$110,584	10.76%
372	WORKMENS AUTO INSURANCE COMPANY	0.02%	\$1,638,315	\$1,578,431	\$771,276	\$765,797	48.52%
373	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.02%	\$1,621,178	\$1,722,914	\$1,890,703	\$1,939,365	112.56%
374	T H E INSURANCE COMPANY	0.02%	\$1,614,272	\$1,633,104	\$522,369	\$1,328,928	81.37%
375	STATE AUTOMOBILE MUTUAL INS CO	0.02%	\$1,593,446	\$1,607,416	\$465,898	-\$173,897	-10.82%
376	COOPERATIVE MUTUAL INSURANCE COMPANY	0.02%	\$1,588,015	\$1,609,407	\$815,296	\$1,255,047	77.98%
377	TRUMBULL INSURANCE COMPANY	0.02%	\$1,578,958	\$1,727,729	\$1,006,727	\$1,157,542	67.00%
378	NCMIC INSURANCE COMPANY	0.02%	\$1,533,516	\$1,564,078	\$361,256	\$1,796,651	114.87%
379	JEWELERS MUTUAL INSURANCE COMPANY	0.02%	\$1,526,753	\$1,593,816	\$1,154,589	\$1,194,279	74.93%
380	FAIRMONT PREMIER INSURANCE COMPANY	0.02%	\$1,525,269	\$1,525,269	\$328,294	\$494,611	32.43%
381	SENECA INSURANCE COMPANY INC	0.02%	\$1,518,030	\$918,555	\$905	\$205,444	22.37%
382	AMERICAN NATIONAL GENERAL INS CO	0.02%	\$1,492,225	\$1,635,354	\$1,179,395	\$902,620	55.19%
383	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.02%	\$1,485,491	\$1,337,771	\$0	\$1,333,004	99.64%
384	MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	0.02%	\$1,481,048	\$1,547,533	\$195,409	\$328,399	21.22%
385	FOREMOST PROPERTY AND CASUALTY INS CO	0.02%	\$1,478,358	\$1,422,092	\$701,098	\$692,056	48.66%
386	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.02%	\$1,428,849	\$1,399,448	\$194,837	-\$1,830,507	-130.80%
387	GRINNELL SELECT INSURANCE COMPANY	0.02%	\$1,411,085	\$1,444,232	\$821,949	\$901,673	62.43%
388	SECURITY UNION TITLE INS CO	0.02%	\$1,379,064	\$1,351,857	\$3,545	\$51,793	3.83%
389	INTERNATIONAL FIDELITY INSURANCE CO	0.02%	\$1,375,896	\$874,289	\$173,294	-\$2,215	-0.25%
390	EULER HERMES AMERICAN CREDIT INDEMNITY COMPANY	0.02%	\$1,355,017	\$1,266,558	\$125,631	\$28,374	2.24%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
391	NEW YORK MARINE & GENERAL INS CO	0.02%	\$1,336,034	\$1,249,559	-\$10,653	\$30,253	2.42%
392	NORTHFIELD INSURANCE COMPANY	0.02%	\$1,332,914	\$1,536,388	\$334,420	\$243,643	15.86%
393	WESCO INSURANCE COMPANY	0.02%	\$1,319,044	\$1,568,734	\$225,623	\$208,970	13.32%
394	MIC GENERAL INSURANCE CORPORATION	0.02%	\$1,305,862	\$1,423,030	\$936,552	\$1,030,938	72.45%
395	INTREPID INSURANCE COMPANY	0.02%	\$1,293,413	\$1,059,236	\$69,133	\$103,455	9.77%
396	STARNET INSURANCE COMPANY	0.02%	\$1,292,720	\$1,026,657	\$97,258	\$439,300	42.79%
397	CMG MORTGAGE INSURANCE COMPANY	0.01%	\$1,261,341	\$1,180,902	\$76,835	\$225,724	19.11%
398	TECHNOLOGY INSURANCE COMPANY	0.01%	\$1,250,682	\$1,020,197	\$303,852	\$828,842	81.24%
399	COLONIAL AMERICAN CASUALTY AND SURETY C	0.01%	\$1,245,488	\$781,568	-\$480,340	-\$307,286	-39.32%
400	ARGONAUT INSURANCE COMPANY	0.01%	\$1,234,352	\$1,019,066	\$315,139	\$804,837	78.98%
401	FIRST SPECIALTY INSURANCE CORPORATION	0.01%	\$1,232,536	\$2,413,118	\$745	-\$381,186	-15.80%
402	CHICAGO INSURANCE COMPANY	0.01%	\$1,230,928	\$1,365,845	\$13,289,722	-\$530,641	-38.85%
403	ARGONAUT MIDWEST INSURANCE COMPANY	0.01%	\$1,223,795	\$1,201,902	\$561,469	\$276,923	23.04%
404	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.01%	\$1,208,826	\$416,997	\$103,059	\$238,806	57.27%
405	PROFESSIONALS DIRECT INSURANCE COMPANY	0.01%	\$1,204,996	\$1,098,819	\$414,906	\$931,533	84.78%
406	DIAMOND STATE INSURANCE COMPANY	0.01%	\$1,170,895	\$1,064,341	\$330,830	-\$92,955	-8.73%
407	NATIONAL LLOYDS INSURANCE COMPANY	0.01%	\$1,168,419	\$1,064,355	\$412,404	\$630,929	59.28%
408	OLD UNITED CASUALTY COMPANY	0.01%	\$1,128,909	\$1,186,400	\$641,567	\$610,332	51.44%
409	PREMIER GROUP INSURANCE COMPANY	0.01%	\$1,121,861	\$1,121,861	\$91,273	\$614,666	54.79%
410	FIDELITY & GUARANTY INS UNDERWRITERS	0.01%	\$1,099,934	\$1,612,470	\$560,571	\$301,259	18.68%
411	ASSOCIATED INDEMNITY CORPORATION	0.01%	\$1,091,007	\$1,149,081	\$813,045	\$1,254,886	109.21%
412	KEMPER INDEPENDENCE INSURANCE COMPANY	0.01%	\$1,071,577	\$1,131,442	\$440,560	\$404,639	35.76%
413	SELECTIVE INSURANCE CO OF S CAROLINA	0.01%	\$1,062,503	\$910,976	\$289,828	\$552,894	60.69%
414	HUDSON INSURANCE COMPANY	0.01%	\$1,049,500	\$747,529	\$57,262	\$437,681	58.55%
415	DIRECT GENERAL INSURANCE COMPANY	0.01%	\$1,036,938	\$383,167	\$109,454	\$275,421	71.88%
416	FIRST MARINE INSURANCE COMPANY	0.01%	\$1,032,250	\$1,062,516	\$175,637	\$214,675	20.20%
417	SECURITY NATIONAL INSURANCE COMPANY	0.01%	\$1,029,198	\$1,214,496	\$1,235,719	\$467,378	38.48%
418	MERCHANTS BONDING CO (MUTUAL)	0.01%	\$1,013,524	\$924,212	\$58,594	\$45,827	4.96%
419	MIC PROPERTY AND CASUALTY INS CORP	0.01%	\$1,013,261	\$1,102,452	\$480,897	\$450,536	40.87%
420	TRAVELERS PROPERTY CASUALTY INS CO	0.01%	\$1,004,999	\$1,140,020	\$424,081	\$613,005	53.77%
421	TICOR TITLE INSURANCE COMPANY	0.01%	\$986,795	\$1,078,858	\$313,862	\$596,460	55.29%
422	DEERBROOK INSURANCE COMPANY	0.01%	\$983,136	\$1,166,296	\$849,961	\$823,047	70.57%
423	RIVERPORT INSURANCE COMPANY	0.01%	\$979,132	\$586,721	\$52,002	-\$1,824	-0.31%
424	LM INSURANCE CORPORATION	0.01%	\$962,078	\$462,298	\$1,794,906	\$880,121	190.38%
425	ATHENA ASSURANCE COMPANY	0.01%	\$961,832	\$1,040,650	\$735,422	\$778,505	74.81%
426	BANCINSURE INC	0.01%	\$954,455	\$945,806	\$134,580	\$585,544	61.91%
427	UNION INSURANCE CO OF PROVIDENCE	0.01%	\$943,793	\$1,102,558	\$548,096	\$226,279	20.52%
428	CHUBB INDEMNITY INSURANCE COMPANY	0.01%	\$934,274	\$934,386	\$502,112	\$1,016,023	108.74%
429	PODIATRY INS CO OF AMERICA A MUTUAL COMPANY	0.01%	\$924,845	\$854,396	\$353,950	\$439,914	51.49%
430	COLUMBIAN NATIONAL TITLE INSURANCE CO	0.01%	\$892,234	\$762,033	\$135,676	\$73,713	9.67%
431	EVERGREEN NATIONAL INDEMNITY COMPANY	0.01%	\$890,118	\$736,107	\$725,026	-\$2,645,961	-359.45%
432	GENERAL REINSURANCE CORPORATION	0.01%	\$866,321	\$1,054,178	\$64,454	\$2,325,227	220.57%
433	GENERAL STAR NATIONAL INS CO	0.01%	\$851,350	\$797,442	\$11,832	\$923,232	115.77%
434	GENERAL FIRE & CASUALTY COMPANY	0.01%	\$845,785	\$1,349,048	\$1,001,604	\$93,105	6.90%
435	NORTHERN INSURANCE CO OF NEW YORK	0.01%	\$840,257	\$1,381,218	\$2,196,993	\$1,308,894	94.76%
436	NATIONAL FARMERS UNION PRO & CAS CO	0.01%	\$838,763	\$891,539	\$2,017,841	\$316,305	35.48%
437	OLD REPUBLIC SURETY COMPANY	0.01%	\$835,036	\$784,054	\$153,259	\$124,679	15.90%
438	HORACE MANN INSURANCE COMPANY	0.01%	\$827,374	\$837,120	\$269,153	\$316,670	37.83%
439	FIRST GUARD INSURANCE COMPANY	0.01%	\$816,511	\$816,511	\$190,165	\$180,746	22.14%
440	INSURANCE COMPANY OF THE WEST	0.01%	\$813,286	\$675,223	-\$632,674	-\$552,237	-81.79%
441	LEADER INSURANCE COMPANY	0.01%	\$803,224	\$837,798	\$694,307	\$573,042	68.40%
442	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.01%	\$784,091	\$661,274	\$499,123	\$640,497	96.86%
443	STATE AUTO NATIONAL INSURANCE COMPANY	0.01%	\$770,807	\$957,065	\$735,388	\$395,896	41.37%
444	SOUTHERN INSURANCE COMPANY	0.01%	\$761,788	\$360,954	\$91,123	\$158,569	43.93%
445	TOYOTA MOTOR INSURANCE COMPANY	0.01%	\$758,291	\$736,401	\$535,260	\$572,867	77.79%
446	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$749,015	\$740,248	\$23,890	\$121,100	16.36%
447	COUNTRY CASUALTY INS CO	0.01%	\$746,792	\$751,733	\$376,828	\$247,643	32.94%
448	TRIAD GUARANTY INSURANCE CORP	0.01%	\$746,605	\$748,850	\$99,293	\$156,494	20.90%
449	FIRST LIBERTY INSURANCE CORP THE	0.01%	\$739,412	\$579,926	\$442,641	\$314,775	54.28%
450	ATRIADUS TRADE CREDIT INSURANCE INC	0.01%	\$734,239	\$671,476	-\$67,249	\$60,441	9.00%
451	SELECTIVE INS CO OF THE SOUTHEAST	0.01%	\$732,194	\$594,872	\$129,226	\$169,126	28.43%
452	HORACE MANN PROPERTY & CASUALTY INS CO	0.01%	\$727,477	\$686,760	\$265,639	\$284,087	41.37%
453	BIRMINGHAM FIRE INS CO OF PA	0.01%	\$715,778	\$414,958	\$99,272	\$131,561	31.70%
454	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.01%	\$695,666	\$1,413,838	\$772,541	\$874,405	61.85%
455	SOUTHERN PIONEER PROPERTY AND CASUALTY INS CO	0.01%	\$695,365	\$709,640	\$247,080	\$330,636	46.59%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
456	UNITED GENERAL TITLE INSURANCE COMPANY	0.01%	\$689,093	\$730,874	\$166,665	\$164,931	22.57%
457	WINDSOR INSURANCE COMPANY	0.01%	\$684,869	\$1,041,366	\$1,042,645	\$501,053	48.11%
458	MITSUMI SUMITOMO INSURANCE USA INC	0.01%	\$682,174	\$666,062	\$219,032	\$486,007	72.97%
459	WESTFIELD INSURANCE COMPANY	0.01%	\$682,075	\$557,170	\$35,111	\$482,081	86.52%
460	CAMICO MUTUAL INSURANCE COMPANY	0.01%	\$670,367	\$634,585	\$9,148	\$136,063	21.44%
461	RADIAN ASSET ASSURANCE INC	0.01%	\$668,956	\$1,137,110	\$0	\$0	0.00%
462	TRITON INSURANCE COMPANY	0.01%	\$666,437	\$962,154	\$153,221	-\$83,394	-8.67%
463	AMERICAN SENTINEL INSURANCE COMPANY	0.01%	\$652,673	\$665,861	\$292,965	\$419,168	62.95%
464	PLATTE RIVER INSURANCE COMPANY	0.01%	\$645,588	\$546,560	\$94,490	\$202,837	37.11%
465	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.01%	\$641,171	\$703,407	\$355,097	\$462,494	65.75%
466	VICTORIA AUTOMOBILE INSURANCE CO	0.01%	\$630,968	\$354,319	\$86,093	\$153,003	43.18%
467	PACO ASSURANCE COMPANY INC	0.01%	\$595,455	\$290,280	\$0	\$349,852	120.52%
468	STANDARD GUARANTY INSURANCE COMPANY	0.01%	\$581,423	\$574,448	\$38,516	\$82,028	14.28%
469	DIAMOND INSURANCE COMPANY	0.01%	\$579,303	\$1,322,362	\$1,268,676	\$327,569	24.77%
470	METROPOLITAN GENERAL INS CO	0.01%	\$576,645	\$662,348	\$507,661	\$395,137	59.66%
471	COMMONWEALTH INSURANCE COMPANY OF AMERICA	0.01%	\$573,030	\$477,566	\$0	\$189,259	39.63%
472	EMPLOYERS FIRE INSURANCE COMPANY	0.01%	\$545,855	\$398,270	\$616,807	\$56,499	14.19%
473	UNIVERSAL SURETY COMPANY	0.01%	\$542,115	\$389,713	-\$60,200	\$361,865	92.85%
474	BAR PLAN SURETY AND FIDELITY COMPANY, THE	0.01%	\$538,440	\$524,457	\$318,909	\$93,117	17.75%
475	AMERICAN CONTRACTORS INDEMNITY COMPANY	0.01%	\$524,488	\$344,130	\$0	\$64,696	18.80%
476	WASHINGTON INTERNATIONAL INSURANCE CO	0.01%	\$521,392	\$495,351	\$9,339	\$67,657	13.66%
477	ALASKA NATIONAL INSURANCE COMPANY	0.01%	\$506,683	\$1,021,791	\$280,719	\$623,656	61.04%
478	ISMIE MUTUAL INSURANCE COMPANY	0.01%	\$496,280	\$539,027	\$0	\$303,461	56.30%
479	ASSURED GUARANTY CORP	0.01%	\$493,742	\$5,109	\$0	\$0	0.00%
480	MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.01%	\$493,509	\$356,789	\$22,664	\$175,954	49.32%
481	FIDELITY NATIONAL PROPERTY AND CASUALTY INS CO	0.01%	\$491,552	\$535,713	\$60,657	\$56,834	10.61%
482	COMMERCE TITLE INSURANCE COMPANY	0.01%	\$482,968	\$464,604	\$0	\$0	0.00%
483	MASSACHUSETTS BAY INS CO	0.01%	\$462,014	\$655,389	\$2,099,261	\$1,632,221	249.05%
484	MIDDLESEX INSURANCE COMPANY	0.01%	\$460,372	\$362,186	\$58,000	\$493,513	136.26%
485	VERLAN FIRE INSURANCE COMPANY	0.01%	\$458,400	\$438,355	\$0	\$100,000	22.81%
486	ROCKFORD MUTUAL INSURANCE COMPANY	0.01%	\$456,864	\$436,574	\$47,407	\$86,908	19.91%
487	CONTRACTORS BONDING & INS COMPANY	0.01%	\$446,863	\$410,515	\$8,150	-\$463	-0.11%
488	NATIONAL SPECIALTY INSURANCE COMPANY	0.01%	\$441,359	\$284,316	\$42,066	-\$75,321	-26.49%
489	MUTUALAID EXCHANGE	0.01%	\$439,207	\$421,361	\$459,336	\$504,298	119.68%
490	INSUREMAX INSURANCE COMPANY	0.01%	\$437,683	\$72,954	\$30,778	\$96,917	132.85%
491	METROPOLITAN CASUALTY INS CO	0.01%	\$435,720	\$469,908	\$183,553	\$358,837	76.36%
492	GRAY INSURANCE THE	0.01%	\$426,127	\$426,127	\$0	\$0	0.00%
493	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$420,669	\$684,999	\$657,612	\$2,428,483	354.52%
494	NORTHBROOK INDEMNITY CO	0.00%	\$415,571	\$1,487,010	\$1,932,763	\$1,668,307	112.19%
495	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00%	\$402,367	\$428,160	\$1,567,719	\$1,640,211	383.08%
496	FIRST FINANCIAL INSURANCE COMPANY	0.00%	\$401,015	\$513,689	\$1,912,105	\$66,286	12.90%
497	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$397,592	\$772,005	\$3,890,278	\$341,647	44.25%
498	PROVIDENCE PROPERTY & CASUALTY INS COMPANY	0.00%	\$392,585	\$392,585	\$0	\$235,200	59.91%
499	AMERICAN SERVICE INSURANCE COMPANY	0.00%	\$390,146	\$619,595	\$633,310	\$534,015	86.19%
500	YOSEMITE INSURANCE COMPANY	0.00%	\$384,678	\$346,609	\$38,932	\$50,621	14.60%
501	INTEGON INDEMNITY CORP	0.00%	\$376,554	\$445,715	\$439,084	\$552,330	123.92%
502	BOND SAFEGUARD INSURANCE COMPANY	0.00%	\$374,561	\$333,248	\$71,728	-\$15,104	-4.53%
503	INTEGON NATIONAL INSURANCE COMPANY	0.00%	\$370,825	\$429,182	\$232,172	\$119,793	27.91%
504	COREGIS INSURANCE COMPANY	0.00%	\$361,888	\$1,450,054	\$1,502,355	\$38,637	2.66%
505	NATIONAL FIRE AND INDEMNITY EXCHANGE	0.00%	\$356,513	\$362,676	\$44,679	\$32,938	9.08%
506	LAWYERS TITLE INSURANCE CORPORATION	0.00%	\$350,059	\$4,069,407	\$923,307	\$1,307,464	32.13%
507	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$343,646	\$376,889	\$199,842	\$183,568	48.71%
508	AXA ART INSURANCE CORPORATION	0.00%	\$338,135	\$386,796	\$6,185	\$14,998	3.88%
509	DAKOTA TRUCK UNDERWRITERS	0.00%	\$336,929	\$325,091	-\$2,490	\$23,126	7.11%
510	REPUBLIC WESTERN INS CO	0.00%	\$336,406	\$336,466	\$740,240	-\$160,120	-47.59%
511	AMERICAN MERCURY INSURANCE COMPANY	0.00%	\$334,731	\$187,655	\$181,923	\$180,135	95.99%
512	SUA INSURANCE COMPANY	0.00%	\$322,007	\$136,006	\$2,587	\$36,737	27.01%
513	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$302,550	\$388,702	\$57,704	\$806,168	207.40%
514	MEDMARC CASUALTY INSURANCE COMPANY	0.00%	\$301,435	\$342,999	\$93,603	-\$318,465	-92.85%
515	MERASTAR INSURANCE COMPANY	0.00%	\$298,855	\$310,005	\$209,474	\$261,169	84.25%
516	CHURCH INSURANCE CO THE	0.00%	\$296,101	\$285,313	\$24,733	\$12,387	4.34%
517	LEXON INSURANCE COMPANY	0.00%	\$292,880	\$231,796	-\$1,429	\$23,853	10.29%
518	UNITED WISCONSIN INSURANCE COMPANY	0.00%	\$291,474	\$272,733	\$104,605	\$124,304,028	45577.19%
519	GUARANTEE COMPANY OF NORTH AMERICA USA THE	0.00%	\$289,529	\$126,197	\$1,164,981	\$355,302	281.55%
520	UNITED GUARANTY MORTGAGE INDEMNITY CO	0.00%	\$283,477	\$281,351	\$0	\$27,690	9.84%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
521	INTEGON GENERAL INSURANCE CORPORATION	0.00%	\$269,290	\$319,512	\$491,875	\$448,009	140.22%
522	AMERICAN LIVE STOCK INSURANCE CO	0.00%	\$261,176	\$270,215	\$570,426	\$193,503	71.61%
523	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$246,634	\$189,118	\$500,794	\$167,757	88.70%
524	DARWIN NATIONAL ASSURANCE COMPANY	0.00%	\$242,129	\$145,516	\$0	\$64,347	44.22%
525	REDLAND INSURANCE COMPANY	0.00%	\$234,652	\$211,152	\$432,497	\$517,365	245.02%
526	HARLEYSVILLE INSURANCE COMPANY	0.00%	\$226,685	\$246,704	\$155,939	\$36,795	14.91%
527	ACIG INSURANCE COMPANY	0.00%	\$226,530	\$226,530	\$0	-\$64,322	-28.39%
528	SEABOARD SURETY COMPANY	0.00%	\$217,717	\$552,845	\$0	\$167,439	30.29%
529	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$217,427	\$414,409	\$289,755	\$71,650	17.29%
530	RESPONSE WORLDWIDE INSURANCE COMPANY	0.00%	\$205,341	\$216,306	\$38,531	\$16,462	7.61%
531	UNITED GUARANTY RESIDENTIAL INS NC	0.00%	\$203,659	\$236,616	-\$21,528	-\$15,476	-6.54%
532	BRISTOL WEST INSURANCE COMPANY	0.00%	\$201,939	\$290,095	\$306,609	\$261,138	90.02%
533	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$194,031	\$186,028	\$945,885	-\$96,994	-52.14%
534	RESPONSE INSURANCE COMPANY	0.00%	\$193,287	\$109,598	\$52,895	\$162,842	148.58%
535	HERITAGE INDEMNITY COMPANY	0.00%	\$190,363	\$159,706	\$119,948	\$113,690	71.19%
536	FARMINGTON CASUALTY COMPANY	0.00%	\$181,549	\$109,239	\$38,645	\$552,442	505.72%
537	COMPUTER INSURANCE COMPANY	0.00%	\$181,496	\$196,114	\$0	-\$278	-0.14%
538	DEVELOPERS SURETY AND INDEMNITY COMPANY	0.00%	\$180,618	\$143,575	\$0	-\$1,511	-1.05%
539	ALLEGHENY CASUALTY COMPANY	0.00%	\$177,042	\$132,783	\$0	\$0	0.00%
540	BEAZLEY INSURANCE COMPANY INC	0.00%	\$176,398	\$37,329	\$490,071	-\$21,428	-57.40%
541	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.00%	\$173,712	\$228,968	\$185,680	\$127,179	55.54%
542	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$163,557	\$145,321	\$377,724	-\$348	-0.24%
543	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$158,992	\$144,987	\$8,350	\$40,026	27.61%
544	CAPITAL CITY INSURANCE COMPANY INC	0.00%	\$154,066	\$153,289	\$53,088	\$190,507	124.28%
545	REPUBLIC INDEMNITY CO OF CALIFORNIA	0.00%	\$152,011	\$153,184	\$107,220	\$206,509	134.81%
546	OHIO SECURITY INSURANCE COMPANY	0.00%	\$151,424	\$177,327	\$50,251	-\$73,067	-41.20%
547	ACSTAR INSURANCE COMPANY	0.00%	\$149,020	\$97,689	\$0	-\$11,265	-11.53%
548	QUADRANT INDEMNITY INSURANCE CO	0.00%	\$145,244	\$95,573	\$177,299	\$316,559	331.22%
549	ULICO CASUALTY COMPANY	0.00%	\$145,243	\$164,822	\$70,726	-\$140,970	-85.53%
550	UNIVERSAL SURETY OF AMERICA	0.00%	\$138,924	\$123,887	\$0	-\$63,137	-50.96%
551	INLAND INSURANCE COMPANY	0.00%	\$138,497	\$83,525	\$0	\$5,465	6.54%
552	FORTRESS INSURANCE COMPANY	0.00%	\$134,956	\$107,665	\$0	\$11,002	10.22%
553	FIRST SEALORD SURETY INC	0.00%	\$131,439	\$131,684	\$0	\$1,315	1.00%
554	AXA INSURANCE COMPANY	0.00%	\$116,270	\$93,678	\$1,727	-\$369,303	-394.23%
555	ARAG INSURANCE COMPANY	0.00%	\$115,613	\$115,613	\$37,746	\$64,847	56.09%
556	PENN AMERICA INS CO	0.00%	\$114,327	\$116,771	\$142,685	\$790,804	677.23%
557	INVESTORS TITLE INSURANCE COMPANY	0.00%	\$112,434	\$107,037	\$0	\$0	0.00%
558	GMAC INSURANCE COMPANY ONLINE INC	0.00%	\$112,279	\$166,466	\$155,823	\$159,916	96.07%
559	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$106,563	\$109,937	\$26,599	\$28,099	25.56%
560	EXCESS SHARE INSURANCE CORPORATION	0.00%	\$106,344	\$106,344	\$0	\$0	0.00%
561	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$105,387	\$163,954	\$237,628	\$37,197	22.69%
562	GERLING AMERICA INSURANCE COMPANY	0.00%	\$98,820	\$78,576	\$40,000	-\$261,897	-333.30%
563	AIG PREMIER INSURANCE COMPANY	0.00%	\$95,595	\$388,162	\$601,477	\$148,129	38.16%
564	NORTH POINTE INSURANCE COMPANY	0.00%	\$95,152	\$33,079	\$0	\$0	0.00%
565	HARLEYSVILLE MUTUAL INSURANCE CO	0.00%	\$94,639	\$96,214	\$2,220	\$109,462	113.77%
566	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$81,177	\$76,671	\$3,248,452	\$3,268,207	4262.64%
567	INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.00%	\$76,518	\$75,821	\$22,414	\$4,115	5.43%
568	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$76,127	\$80,579	\$22,049	\$27,349	33.94%
569	CIM INSURANCE CORPORATION	0.00%	\$73,660	\$80,469	\$16,640	\$15,967	19.84%
570	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$70,964	\$69,699	\$8,688	-\$56,161	-80.58%
571	CPA INSURANCE COMPANY	0.00%	\$64,436	\$64,436	\$18,329	\$35,468	55.04%
572	ACCREDITED SURETY AND CASUALTY COMPANY INC	0.00%	\$61,169	\$63,208	\$35,339	\$42,203	66.77%
573	UNITED FIRE & INDEMNITY COMPANY	0.00%	\$60,168	\$568,371	\$99,021	-\$681,756	-119.95%
574	GENWORTH RESIDENTIAL MORTG INS CORP OF NC	0.00%	\$58,607	\$13,172	\$0	\$0	0.00%
575	MINNESOTA LAWYERS MUTUAL INSURANCE COMPANY	0.00%	\$58,026	\$53,707	\$85,000	\$133,667	248.88%
576	G U I C INSURANCE COMPANY	0.00%	\$53,565	\$4,167	\$0	\$0	0.00%
577	EXACT PROPERTY & CASUALTY	0.00%	\$46,092	\$63,928	\$42,652	\$24,251	37.93%
578	HERITAGE CASUALTY INSURANCE COMPANY	0.00%	\$46,067	\$64,774	\$183,296	-\$5,141	-7.94%
579	AMCOMP ASSURANCE CORPORATION	0.00%	\$41,323	\$51,046	\$387	\$1,111	2.18%
580	SAFETY FIRST INSURANCE COMPANY	0.00%	\$39,745	\$38,562	\$0	\$17,466	45.29%
581	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$39,465	\$49,452	\$6,339	\$6,339	12.82%
582	DEERFIELD INSURANCE COMPANY	0.00%	\$38,309	\$33,019	\$0	-\$55,442	-167.91%
583	SURETY BONDING COMPANY OF AMERICA	0.00%	\$37,535	\$41,222	\$38,500	\$29,512	71.59%
584	FOUNDERS INSURANCE COMPANY	0.00%	\$35,554	\$4,813	\$41,271	-\$53,209	-1105.53%
585	ROCHE SURETY AND CASUALTY COMPANY INC	0.00%	\$35,507	\$35,507	\$0	\$0	0.00%

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
586	FFG INSURANCE COMPANY	0.00%	\$32,632	\$66,843	\$359	\$9,539	14.27%
587	PEERLESS INDEMNITY INSURANCE COMPANY	0.00%	\$32,179	\$16,183	\$0	\$3,210	19.84%
588	UNIVERSAL CASUALTY COMPANY	0.00%	\$32,002	\$26,668	\$0	\$1,600	6.00%
589	SEA BRIGHT INSURANCE COMPANY	0.00%	\$29,276	\$19,602	\$472	\$9,503	48.48%
590	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	\$28,299	\$77,808	\$33,934	\$10,511	13.51%
591	UNIVERSAL UNDERWRITERS OF TEXAS INS CO	0.00%	\$26,993	\$26,993	\$0	\$5,432	20.12%
592	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$26,450	\$37,260	\$3,353,758	\$677,952	1819.52%
593	AMERICAN SOUTHERN INSURANCE COMPANY	0.00%	\$23,909	\$94,889	\$29,167	\$51,925	54.72%
594	BANKERS INSURANCE COMPANY	0.00%	\$22,544	\$26,832	\$0	-\$2	-0.01%
595	ADVANTAGE WORKERS COMPENSATION INS CO	0.00%	\$19,834	\$19,681	\$11,838	-\$9,204	-46.77%
596	LEXINGTON NATIONAL INSURANCE CORPORATION	0.00%	\$17,593	\$12,973	\$0	\$0	0.00%
597	RLI INDEMNITY COMPANY	0.00%	\$16,140	\$19,241	\$0	\$10,838	56.33%
598	AMERICAN SURETY COMPANY	0.00%	\$15,561	\$19,656	\$0	-\$16	-0.08%
599	WARNER INSURANCE COMPANY	0.00%	\$14,053	\$22,454	\$26,015	-\$7,796	-34.72%
600	FINANCIAL PACIFIC INSURANCE COMPANY	0.00%	\$13,808	\$14,068	\$0	\$0	0.00%
601	SUN SURETY INSURANCE COMPANY	0.00%	\$13,194	\$13,194	\$0	\$0	0.00%
602	CENTURY-NATIONAL INSURANCE COMPANY	0.00%	\$13,193	\$11,430	\$0	\$265	2.32%
603	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$11,464	\$12,455	\$0	\$0	0.00%
604	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$11,287	\$4,815	\$10,167	\$10,593	220.00%
605	OHIO FARMERS INSURANCE CO	0.00%	\$11,119	\$19,326	\$0	-\$961	-4.97%
606	SHELBY CASUALTY INSURANCE COMPANY	0.00%	\$10,123	\$10,682	\$725,029	-\$558,325	-5226.78%
607	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.00%	\$9,659	\$34,242	\$40,191	\$105,669	308.59%
608	CENSTAR TITLE INSURANCE COMPANY	0.00%	\$9,094	\$8,737	\$0	\$0	0.00%
609	TRANS PACIFIC INSURANCE COMPANY	0.00%	\$8,888	\$9,799	\$37,699	-\$54,752	-558.75%
610	COLONIAL SURETY COMPANY	0.00%	\$8,714	\$6,015	\$0	\$4,201	69.84%
611	REPUBLIC INDEMNITY COMPANY OF AMERICA	0.00%	\$7,811	\$7,970	\$6,561	-\$34,869	-437.50%
612	VALIANT INS CO	0.00%	\$7,188	\$7,004	\$119,033	-\$837,047	-11950.99%
613	BERKLEY REGIONAL INSURANCE COMPANY	0.00%	\$7,004	\$5,980	\$0	\$604	10.10%
614	COLUMBIA INSURANCE COMPANY	0.00%	\$6,848	\$6,323	\$0	\$643	10.17%
615	VEREX ASSURANCE INCORPORATED	0.00%	\$5,321	\$6,440	-\$772	\$333	5.17%
616	OHIO INDEMNITY COMPANY	0.00%	\$5,022	\$6,744	\$1,640	\$1,640	24.32%
617	SHELTER REINSURANCE COMPANY	0.00%	\$5,000	\$4,791	\$0	\$0	0.00%
618	SERVICE INSURANCE COMPANY	0.00%	\$4,988	\$4,988	\$0	\$0	0.00%
619	NORTH AMERICAN ELITE INSURANCE COMPANY	0.00%	\$4,653	\$4,069	\$0	\$0	0.00%
620	INTERNATIONAL BUS & MERCANTILE REASSUR	0.00%	\$4,611	\$5,045	-\$4,314	-\$4,077	-80.81%
621	AMERICAN CENTRAL INSURANCE COMPANY	0.00%	\$4,247	\$4,247	-\$1,186	-\$118,066	-2779.99%
622	COURTESY INSURANCE COMPANY	0.00%	\$3,920	\$145	\$0	\$0	0.00%
623	VESTA FIRE INSURANCE CORP	0.00%	\$3,647	\$29,233	\$122,108	\$112,476	384.76%
624	ATLANTIC INSURANCE COMPANY	0.00%	\$3,530	\$6,031	\$52,466	\$16,852	279.42%
625	TRAVELERS INSURANCE CO(ACC DEPT)	0.00%	\$3,259	-\$698,724	\$595,534	-\$2,055,829	294.23%
626	FIDELITY AND CASUALTY COMPANY OF NEW YORK THE	0.00%	\$2,951	\$4,187	\$243,410	\$1,970,488	47062.05%
627	SELECTIVE INSURANCE COMPANY OF AMERICA	0.00%	\$2,679	\$8,068	\$0	-\$20	-0.25%
628	UNITED SECURITY INSURANCE COMPANY	0.00%	\$2,347	\$1,351	\$0	\$14	1.04%
629	MGIC INDEMNITY CORPORATION	0.00%	\$2,074	\$3,667	\$7,211	-\$96,790	-2639.49%
630	PIONEER GENERAL INSURANCE COMPANY	0.00%	\$2,060	\$1,443	\$0	\$182	12.61%
631	PUBLIC SERVICE MUTUAL INSURANCE CO	0.00%	\$1,780	\$395	\$0	\$0	0.00%
632	FIRST AMERICAN PROPERTY & CASUALTY INS CO	0.00%	\$1,772	\$2,287	\$0	-\$4,500	-196.76%
633	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$1,354	\$1,354	\$1,394,459	-\$5,142,797	-379822.53%
634	AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.00%	\$799	\$0	\$0	\$0	N/A
635	INFINITY INSURANCE COMPANY	0.00%	\$573	\$32	\$7,658	-\$2,288	-7150.00%
636	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	0.00%	\$511	\$106	\$0	\$69	65.09%
637	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$313	\$77,832	\$0	-\$255,629	-328.44%
638	K-M INSURANCE COMPANY	0.00%	\$248	\$248	\$0	\$0	0.00%
639	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$181	\$356	\$15,300	\$62,689	17609.27%
640	PETROLEUM CASUALTY COMPANY	0.00%	\$161	\$161	\$0	\$0	0.00%
641	NATIONAL GRANGE MUTUAL INSURANCE COMPANY	0.00%	\$150	\$37	\$0	\$10	27.03%
642	GENWORTH MORTGAGE INS CORP OF NORTH CAROLINA	0.00%	\$110	\$127	\$0	\$35	27.56%
643	STATE FARM GENERAL INSURANCE CO	0.00%	\$100	\$17	\$64,863	-\$357	-2100.00%
644	CMG MORTGAGE ASSURANCE COMPANY	0.00%	\$98	\$98	\$0	-\$126	-128.57%
645	TRANSNATION TITLE INSURANCE COMPANY	0.00%	\$61	\$2,935,265	\$816,367	\$698,377	23.79%
646	CALIFORNIA CASUALTY INSURANCE CO	0.00%	\$15	\$349	-\$384	-\$244	-69.91%
647	ACE INDEMNITY INSURANCE COMPANY	0.00%	\$0	\$0	\$194,362	-\$264,246	N/A
648	INTERLEX INSURANCE COMPANY	0.00%	\$0	\$0	\$240,000	\$194,500	N/A
649	AMERICAN REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$233,262	N/A
650	AMERICAN CENTENNIAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$8,327	N/A

**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
651	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$53,960	-\$51,929	N/A
652	GREAT AMERICAN CONTEMPORARY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,353	N/A
653	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	-\$234	-\$6,292	N/A
654	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$27,992	-\$20,493	N/A
655	JEFFERSON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,979	N/A
656	LIBERTY PERSONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$88,252	N/A
657	PROGRESSIVE HOME INSURANCE COMPANY	0.00%	\$0	\$0	-\$142	\$8,839	N/A
658	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$39,773	N/A
659	FAIRMONT INSURANCE COMPANY	0.00%	\$0	\$0	\$1,000	\$1,100	N/A
660	MIDWESTERN INSURANCE COMPANY	0.00%	\$0	\$0	-\$33	-\$33	N/A
661	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	-\$5	N/A
662	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	\$0	\$242	\$0	-\$1,066	-440.50%
663	BANKERS STANDARD FIRE & MARINE CO	0.00%	\$0	\$0	\$0	-\$694	N/A
664	BUCKEYE UNION INSURANCE COMPANY	0.00%	\$0	\$0	-\$19,618	-\$19,620	N/A
665	COMMERCIAL INSURANCE CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	\$107,240	\$900,649	N/A
666	ATLANTA INTERNATIONAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$192	N/A
667	HARBOR SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$590,717	\$696,426	N/A
668	NEW ENGLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$16,457	N/A
669	CAMDEN FIRE INSURANCE ASSOCIATION THE	0.00%	\$0	\$0	\$107,212	\$103,492	N/A
670	NORTH STAR REINSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$72,952	N/A
671	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$20,127	\$43	N/A
672	MAYFLOWER INSURANCE COMPANY LTD THE	0.00%	\$0	\$0	-\$550	-\$550	N/A
673	STONEWALL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$270,293	N/A
674	ACA FINANCIAL GUARANTY CORPORATION	0.00%	\$0	\$271,653	\$0	\$0	0.00%
675	GE REINSURANCE CORPORATION	0.00%	\$0	\$54,319	\$270,292	\$238,045	438.24%
676	MERIDIAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$142,237	\$42,822	N/A
677	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$0	\$0	-\$180	-\$51,019	N/A
678	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$30	N/A
679	MBIA INSURANCE CORP. OF ILLINOIS	0.00%	\$0	\$13,241	\$0	\$0	0.00%
680	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$751	N/A
681	BLUE RIDGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$899	N/A
682	SAFECO NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$263	N/A
683	CONNIE LEE INS COMPANY	0.00%	\$0	\$57,281	\$0	\$0	0.00%
684	TIG INDEMNITY COMPANY	0.00%	\$0	\$0	\$32,439	-\$80,343	N/A
685	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$117,590	-\$9,936	N/A
686	SEATON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$48,188	N/A
687	EVEREST REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7,454	N/A
688	KEMPER CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$400,000	-\$2,642,429	N/A
689	AMERICAS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$108	N/A
690	CONTINENTAL NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$92,416	-\$22,719	N/A
691	NATIONAL ALLIANCE INSURANCE CO	0.00%	\$0	\$0	\$547	-\$1,017	N/A
692	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$30,761	N/A
693	AMERICAN GENERAL PROPERTY INS CO	0.00%	\$0	-\$3	\$0	\$0	0.00%
694	ATLANTA SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$9,959	-\$22,855	N/A
695	CONSTITUTION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5,185	N/A
696	MISSOURI PHYSICIANS ASSOCIATES	0.00%	\$0	\$0	\$268,500	-\$96,471	N/A
697	UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$75,000	-\$106,624	N/A
698	TRANSPORT INSURANCE COMPANY	0.00%	\$0	\$0	\$13,337	\$546,649	N/A
699	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$150	\$0	\$113	75.33%
700	NATIONAL REINSURANCE CORP THE	0.00%	\$0	\$0	\$0	-\$74,673	N/A
701	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	-\$3,086	\$12,920	\$0	0.00%
702	OHIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$652,863	N/A
703	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$100,000	\$62,047	N/A
704	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$456,856	N/A
705	LM PERSONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$13,487	N/A
706	LM GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$26,270	N/A
707	HCC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$220,129	N/A
708	AMERICAN PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$49,455	-\$19,838	N/A
709	AMERICAN STATES PREFERRED INS CO	0.00%	\$0	\$0	\$239,985	-\$124,341	N/A
710	AXIS INSURANCE COMPANY	0.00%	\$0	\$0	\$249,437	-\$192,152	N/A
711	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$101,234	\$207,797	N/A
712	REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$0	\$43,906	\$1,012,547	N/A
713	FOLKSAMERICA REINSURANCE COMPANY	0.00%	\$0	\$0	\$958	-\$7,430	N/A
714	HOUSTON GENERAL INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
715	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$1,005	N/A



**2005 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
716	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	\$6,623	\$5,523	N/A
717	MGA INSURANCE COMPANY INC	0.00%	\$0	\$0	\$32,000	\$21,000	N/A
718	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$3,399	\$1,003,289	-\$1,089,713	-32059.81%
719	ST PAUL MEDICAL LIABILITY INSURANCE CO	0.00%	\$0	\$61,749	\$0	-\$36,457	-59.04%
720	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$350,000	\$179,314	N/A
721	FIREMANS FUND INS CO OF MISSOURI	0.00%	\$0	\$0	\$887,081	\$227,357	N/A
722	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	-\$5	-\$4	\$0	\$19,151	-478775.00%
723	DEALERS ASSURANCE COMPANY	0.00%	-\$10	\$32,163	\$0	-\$71	-0.22%
724	ATLANTA CASUALTY COMPANY	0.00%	-\$48	-\$20	\$62,000	\$19,338	-96690.00%
725	OLD REPUBLIC SECURITY ASSURANCE COMPANY	0.00%	-\$177	\$22,617	\$13,734	\$9,376	41.46%
726	WESTERN DIVERSIFIED CASUALTY INS CO	0.00%	-\$351	\$60,486	\$84,716	\$81,303	134.42%
727	COMMERCIAL CASUALTY INSURANCE COMPANY	0.00%	-\$1,514	-\$1,514	\$624,262	-\$45,970	3036.33%
728	AIG CENTENNIAL INSURANCE COMPANY	0.00%	-\$2,603	\$139,434	\$124,923	\$1,172,785	841.10%
729	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	-\$3,316	-\$2,399	\$238,845	-\$3,580,807	149262.48%
730	AMERICAN COMPENSATION INSURANCE COMPANY	0.00%	-\$4,286	-\$4,286	\$950,762	-\$741,844	17308.54%
731	COMMERCIAL GUARANTY CASUALTY INSURANCE CO	0.00%	-\$4,928	\$119,529	\$269,503	-\$301,228	-252.01%
732	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	-\$7,348	\$5,888	\$689,707	-\$159,390	-2707.03%
733	CENTRE INSURANCE COMPANY	0.00%	-\$8,677	\$77,570	\$40,447	-\$832,149	-1072.77%
734	AXA RE PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	-\$8,911	\$15,224	\$330,597	-\$675,318	-4435.88%
735	TRIUMPHE CASUALTY COMPANY	0.00%	-\$9,005	\$2,401	\$0	-\$1,963	-81.76%
736	BANKERS STANDARD INSURANCE COMPANY	0.00%	-\$10,080	-\$10,020	\$1,653,423	\$2,084,583	-20804.22%
737	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	-\$13,297	\$8,916,655	\$9,241,577	-\$2,809,374	-31.51%
738	CENTURION CASUALTY COMPANY	0.00%	-\$14,816	\$173,184	\$41,447	\$27,447	15.85%
739	TIG INSURANCE COMPANY	0.00%	-\$20,849	\$21,219	\$8,257,359	\$1,821,058	8582.20%
740	AMERICAN MOTORISTS INSURANCE CO	0.00%	-\$21,956	\$424,038	\$5,088,700	\$2,486,487	586.38%
741	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.00%	-\$26,291	\$1,329,736	\$859,725	\$30,488,277	2292.81%
742	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	-\$30,611	\$489,267	\$225,854	\$284,708	58.19%
743	FAIRFIELD INSURANCE COMPANY	0.00%	-\$33,582	-\$33,101	\$277,548	-\$573,902	1733.79%
744	GLENS FALLS INSURANCE COMPANY THE	0.00%	-\$83,535	\$2,603,681	\$2,557,166	\$20,617,221	791.85%
745	LUMBERMENS MUTUAL CASUALTY CO	0.00%	-\$150,491	-\$77,823	\$3,336,049	-\$806,682	1036.56%
746	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	-\$174,642	\$212,017	\$4,316,897	-\$2,214,820	-1044.64%
747	FIREMENS INSURANCE CO OF NEWARK NEW JERSEY	0.00%	-\$268,152	\$6,390,590	\$5,852,476	\$2,829,290	44.27%
748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	-\$342,957	-\$320,507	\$1,097,438	\$1,689,598	-527.16%
749	CONVERIUM INSURANCE (NORTH AMERICA) INC	-0.01%	-\$485,946	\$10,653	\$93,647	\$169,715	1593.12%
750	ROYAL INDEMNITY COMPANY	-0.01%	-\$859,043	\$9,489,098	\$10,641,103	-\$6,155,294	-64.87%
TOTAL		100.00%	\$8,503,881,966	\$8,448,652,919	\$4,184,575,577	\$4,632,642,501	54.83%

**PROPERTY & CASUALTY  
COMPANIES  
MAIL ADDRESSES AND  
TELEPHONE NUMBERS**

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
36404	21ST CENTURY CASUALTY COMPANY	6301 OWENSMOUTH AVE	WOODLAND HILLS	CA	91367	818-704-3700
12963	21ST CENTURY INSURANCE COMPANY	6301 OWENSMOUTH AVE	WOODLAND HILLS	CA	91367	818-704-3700
22896	ACA FINANCIAL GUARANTY CORPORATION	140 BROADWAY 47TH FL	NEW YORK	NY	10005	212-375-2000
10349	ACCEPTANCE CASUALTY INSURANCE CO	PO BOX 10800	RALEIGH	NC	27605-0800	919-833-1600
20010	ACCEPTANCE INDEMNITY INSURANCE CO	PO BOX 10800	RALEIGH	NC	27605-0800	919-833-1600
11711	ACCESS INSURANCE COMPANY	2830 DRESDEN DR	ATLANTA	GA	30341	608-831-8331
10166	ACCIDENT FUND INSURANCE COMPANY OF AMERICA	232 S CAPITOL AVE	LANSING	MI	48933	517-342-4200
26379	ACCREDITED SURETY AND CASUALTY COMPANY INC	PO BOX 2067	WINTER PARK	FL	32790-2067	407-629-2131
22667	ACE AMERICAN INSURANCE COMPANY	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-1000
20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-1000
10030	ACE INDEMNITY INSURANCE COMPANY	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-1000
20699	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-1000
19984	ACIG INSURANCE COMPANY	12222 MERIT DR #1660	DALLAS	TX	75251	972-702-9004
22950	ACSTAR INSURANCE COMPANY	PO BOX 2350	NEW BRITAIN	CT	06050-2350	860-224-2000
14184	ACUITY A MUTUAL INSURANCE COMPANY	2800 SOUTH TAYLOR DR	SHEBOYGAN	WI	53081-8470	920-458-9131
10324	ADDISON INSURANCE COMPANY	PO BOX 73909	CEDAR RAPIDS	IA	52407-3909	319-399-5700
44318	ADMIRAL INDEMNITY COMPANY	1255 CALDWELL RD	CHERRY HILL	NJ	08034	856-429-9200
33987	ADVANTA INSURANCE COMPANY	PO BOX 429	SPRING HOUSE	PA	19477-0429	877-250-6245
40517	ADVANTAGE WORKERS COMPENSATION INS CO	PO BOX 571918	SALT LAKE CITY	UT	84157-1918	801-288-8750
33898	AEGIS SECURITY INSURANCE COMPANY	PO BOX 3153	HARRISBURG	PA	17105	717-657-9671
10014	AFFILIATED FM INSURANCE COMPANY	PO BOX 7500 ALLENDALE PRK	JOHNSTON	RI	02919	401-275-3000
42609	AFFIRMATIVE INSURANCE COMPANY	PO BOX 9030	ADDISON	TX	75001	205-972-1675
42757	AGRI GENERAL INSURANCE COMPANY	9200 NORTHPARK DR STE 350	JOHNSTON	IA	50131-3007	515-559-1000
34789	AIG CENTENNIAL INSURANCE COMPANY	500 VIRGINIA DR	FORT WASHINGTON	PA	19034	612-341-4530
36587	AIG NATIONAL INSURANCE COMPANY INC	PO BOX 1802	ALPHARETTA	GA	30023-0302	770-753-8300
20796	AIG PREMIER INSURANCE COMPANY	500 VIRGINIA DR	FORT WASHINGTON	PA	19034	
19399	AIU INSURANCE COMPANY	175 WATER ST 18TH FL	NEW YORK	NY	10038	212-770-7000
38733	ALASKA NATIONAL INSURANCE COMPANY	7001 JEWEL LAKE ROAD	ANCHORAGE	AK	99502-2825	907-248-2642
24899	ALEA NORTH AMERICA INSURANCE COMPANY	55 CAPITAL BLVD	ROCKY HILL	CT	06067	860-513-4180
12188	ALFA VISION INSURANCE CORPORATION	2108 EAST S BLVD	MONTGOMERY	AL	36116-2015	334-288-3900
13285	ALLEGHENY CASUALTY COMPANY	PO BOX 1116	MEADVILLE	PA	16335-7116	814-336-2521
20273	ALLIANCE ASSURANCE CO OF AMERICA	325 DONALD J LYNCH BLVD	MARLBOROUGH	MA	01752-4729	508-303-1000
19186	ALLIANCE INSURANCE COMPANY INC	P O BOX 1401	MCPHERSON	KS	67460	620-241-2200
35300	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	2350 EMPIRE AVE	BURBANK	CA	91510-3350	
36420	ALLIANZ UNDERWRITERS INSURANCE COMPANY	PO BOX 7780	BURBANK	CA	91510-7780	818-972-8000
42579	ALLIED PROPERTY & CASUALTY INS CO	1100 LOCUST ST DEPT 0800	DES MOINES	IA	50391-0800	515-280-4211
41840	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	645 W GRAND RIVER AVE	HOWELL	MI	48843	508-855-4476
29688	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
19240	ALLSTATE INDEMNITY COMPANY	2775 SANDERS RD STE A5	NORTHBROOK	IL	60062-6127	847-402-5000
19232	ALLSTATE INSURANCE COMPANY	2775 SANDERS ROAD STE A5	NORTHBROOK	IL	60062-6127	847-402-5000
17230	ALLSTATE PROPERTY & CASUALTY INS CO	3075 SANDERS RD STE H1A	NORTHBROOK	IL	60062-7127	847-402-5000
38156	ALPHA PROPERTY & CASUALTY INSURANCE CO	PO BOX 223687	DALLAS	TX	75243	818-313-8500
18708	AMBAC ASSURANCE CORPORATION	ONE STATE STREET PLAZA	NEW YORK	NY	10004-1538	212-668-0340
19100	AMCO INSURANCE COMPANY	1100 LOCUST ST DEPT 0800	DES MOINES	IA	50391-0800	515-280-4211
25402	AMCOMP ASSURANCE CORPORATION	PO BOX 88806	N. PALM BEACH	FL	33408-8806	561-840-7171
12548	AMERICAN AGRI-BUSINESS INSURANCE COMPANY	7101 82ND STREET	LUBBOCK	TX	79424	515-254-0400
10103	AMERICAN AGRICULTURAL INSURANCE CO	1501 E WOODFIELD RD STE 300W	SCHAUMBURG	IL	60173-5422	847-969-2900
19720	AMERICAN ALTERNATIVE INS CORP	555 COLLEGE RD EAST PLZ 2	PRINCETON	NJ	08543-5241	609-243-4200
10073	AMERICAN AMBASSADOR CASUALTY COMPANY	3333 WARRENVILLE ROAD 4TH FL	LISLE	IL	60532	630-521-0600
21849	AMERICAN AUTOMOBILE INSURANCE CO	777 SAN MARIN DR SAN MARIN 2	NAVATO	CA	94998-2000	415-899-2000
10111	AMERICAN BANKERS INS CO OF FLORIDA	11222 QUAIL ROOST DRIVE	MIAMI	FL	33157-6596	305-253-2244
40789	AMERICAN BUSN & PERSONAL INS MUTUAL INC	307 N MICHIGAN AVE	CHICAGO	IL	60601-5499	312-346-8100
20427	AMERICAN CASUALTY CO OF READING PA	CNA PLAZA 31S	CHICAGO	IL	60685-0001	312-822-5000
10391	AMERICAN CENTENNIAL INSURANCE CO	3501 SILVERSIDE RD, 203 NAAMANS BLDG	WILMINGTON	DE	19810	302-479-2100
37915	AMERICAN CENTRAL INSURANCE COMPANY	ONE BEACON STREET	BOSTON	MA	02108-3106	617-725-6000
19941	AMERICAN COMMERCE INSURANCE COMPANY	211 MAIN ST	WEBSTER	MA	43218-2579	508-922-8276
45934	AMERICAN COMPENSATION INSURANCE COMPANY	8500 NORMANDALE LAKE 1400	BLOOMINGTON	MN	55437	952-893-0403
10216	AMERICAN CONTRACTORS INDEMNITY COMPANY	9841 AIRPORT BLVD 9TH FL	LOS ANGELES	CA	90045	310-649-0990
16802	AMERICAN DEPOSIT INSURANCE COMPANY	PO BOX 105805	ATLANTA	GA	30348-5805	678-627-6000
19690	AMERICAN ECONOMY INSURANCE COMPANY	SAFECO PLAZA	SEATTLE	WA	98185	206-545-5000
37990	AMERICAN EMPIRE INS CO	PO BOX 5370	CINCINNATI	OH	45201	513-369-3000
20613	AMERICAN EMPLOYERS INSURANCE CO	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	PO BOX 64816	ST PAUL	MN	55164-0816	860-277-0111
23450	AMERICAN FAMILY HOME INSURANCE COMPANY	PO BOX 5323	CINCINNATI	OH	45201-5323	513-943-7200
19275	AMERICAN FAMILY MUTUAL INS CO	6000 AMERICAN PARKWAY	MADISON	WI	53783	608-249-2111
24066	AMERICAN FIRE & CASUALTY COMPANY	9450 SEWARD ROAD	FAIRFIELD	OH	45014	513-603-2400
24376	AMERICAN GENERAL INDEMNITY COMPANY	ONE WOODFIELD LAKE	SCHAUMBURG	IL	60173	847-517-6000
31208	AMERICAN GENERAL PROPERTY INS CO	AMERICAN GENERAL CENTER	NASHVILLE	TN	37250-0001	615-749-1000
26247	AMERICAN GUARANTEE & LIABILITY INS CO	1400 AMERICAN LN, TOWER 1 19TH	SCHAUMBURG	IL	60196-1056	847-605-6000
51411	AMERICAN GUARANTY TITLE INSURANCE COMPANY	4040 N TULSA AVE	OKLAHOMA CITY	OK	73112	405-942-4848
13331	AMERICAN HARDWARE MUTUAL INS CO	471 E BROAD ST	COLUMBUS	OH	43215	614-225-8211
39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	1888 CENTURY PRK E 8 FL	LOS ANGELES	CA	90067-1712	310-551-5900
19380	AMERICAN HOME ASSURANCE COMPANY	175 WATER ST 18 TH FL	NEW YORK	NY	10038	212-770-7000
19518	AMERICAN INDEMNITY COMPANY	PO BOX 1259	GALVESTON	TX	77553-1259	319-399-5700
21857	AMERICAN INSURANCE COMPANY THE	777 SAN MARIN DR PO BOX 777	NOVATO	CA	94998	415-899-2000
32220	AMERICAN INTERNATIONAL INS CO	505 CARR ROAD	WILMINGTON	DE	19809	302-761-3000
40258	AMERICAN INTERNATIONAL SOUTH INS CO	175 WATER ST 18TH FL	NEW YORK	NY	10038	212-770-7000
31895	AMERICAN INTERSTATE INS CO	2301 HWY 190 WEST	DERIDDER	LA	70634	617-578-2000
10200	AMERICAN LIVE STOCK INSURANCE CO	200 S 4TH ST	GENEVA	IL	60134-2605	630-232-2100
30562	AMERICAN MANUFACTURERS MUTUAL INS CO	1 KEMPER DRIVE	LONG GROVE	IL	60049-0001	847-320-2000
16810	AMERICAN MERCURY INSURANCE COMPANY	P O BOX 728847	OKLAHOMA CITY	OK	73172-8847	405-621-6585
23469	AMERICAN MODERN HOME INSURANCE CO	PO BOX 5323	CINCINNATI	OH	45201-5323	513-943-7000
22918	AMERICAN MOTORISTS INSURANCE CO	1 KEMPER DRIVE	LONG GROVE	IL	60049-0001	847-320-2000
39942	AMERICAN NATIONAL GENERAL INS CO	1949 E SUNSHINE CORP CTR	SPRINGFIELD	MO	65899-0001	417-887-4990
28401	AMERICAN NATIONAL PROPERTY & CASUALTY C	1949 E SUNSHINE CORP CTR	SPRINGFIELD	MO	65899-0001	417-887-4990
37001	AMERICAN PREMIER INSURANCE COMPANY	PO BOX 10508	ATLANTA	GA	30348-5805	678-627-6000
10227	AMERICAN REINSURANCE COMPANY	555 COLLEGE ROAD E	PRINCETON	NJ	08543-5241	609-243-4200
19615	AMERICAN RELIABLE INSURANCE COMPANY	8655 E VIA DE VENTURA	SCOTTSDALE	AZ	85258	480-483-8666
19631	AMERICAN ROAD INSURANCE COMPANY	THE AMERICAN ROAD	DEARBORN	MI	48126-2570	313-337-1102
39969	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	1845 THE EXCHANGE #200	ATLANTA	GA	30339	770-916-1908
42978	AMERICAN SECURITY INSURANCE COMPANY	260 INTERSTATE N CIRCLE SE	ATLANTA	GA	30339-2210	770-763-1000

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
17965	AMERICAN SENTINEL INSURANCE COMPANY	PO BOX 3153	HARRISBURG	PA	17105	717-657-9671
42897	AMERICAN SERVICE INSURANCE COMPANY	150 NORTHWEST POINT BLVD	ELK GROVE VILLAGE	IL	60007-7986	847-472-6700
41998	AMERICAN SOUTHERN HOME INSURANCE COMPANY	PO BOX 5323	CINCINNATI	OH	45201-5323	
10235	AMERICAN SOUTHERN INSURANCE COMPANY	PO BOX 723030	ATLANTA	GA	31139-0030	404-266-9599
19283	AMERICAN STANDARD INS CO OF WISCONSIN	6000 AMERICAN PARKWAY	MADISON	WI	53783	608-249-2111
19712	AMERICAN STATES INSURANCE CO TX	SAFECO PLAZA	SEATTLE	WA	98185	206-545-5000
19704	AMERICAN STATES INSURANCE COMPANY	SAFECO PLAZA	SEATTLE	WA	98185	206-545-5000
37214	AMERICAN STATES PREFERRED INS CO	SAFECO PLAZA T-16	SEATTLE	WA	98185	206-545-5000
40800	AMERICAN STERLING INSURANCE COMPANY	27422 PORTOLA PKWY	FOOTHILL RANCH	CA	92610	949-616-1033
19623	AMERICAN SUMMIT INSURANCE COMPANY	PO BOX 2650	WACO	TX	76702-2650	
31380	AMERICAN SURETY COMPANY	3905 VINCENNES ROAD, SUITE 200	INDIANAPOLIS	IN	46268	317-875-8700
40142	AMERICAN ZURICH INSURANCE COMPANY	1400 AMERICAN LANE, TOWER 1 19TH	SCHAUMBURG	IL	60196-1056	847-605-6000
27898	AMERICAS INSURANCE COMPANY	400 POYDRAS ST STE 1990	NEW ORLEANS	LA	70130	504-528-9555
30872	AMERIN GUARANTY CORPORATION	1601 MARKET ST	PHILADELPHIA	PA	19103	215-564-6600
19488	AMERISURE INSURANCE COMPANY	PO BOX 2060	FARMINGTON HILLS	MI	48333-2060	248-615-9000
23396	AMERISURE MUTUAL INSURANCE COMPANY	PO BOX 2060	FARMINGTON HILLS	MI	48333-2060	248-615-9000
27928	AMEX ASSURANCE COMPANY	3500 PACKERLAND DRIVE	DE PERE	WI	54115	920-330-5100
42390	AMGUARD INSURANCE COMPANY	16 S RIVER ST	WILKES-BARRE	PA	18703	570-825-9900
19976	AMICA MUTUAL INSURANCE COMPANY	PO BOX 6008	PROVIDENCE	RI	02940-6008	401-334-6000
10984	ANSUR AMERICA INSURANCE COMPANY	ONE MUTUAL AVE	FRANKENMUTH	MI	48787-0001	
28207	ANTHEM INSURANCE COMPANIES INC	120 MONUMENT CIRCLE	INDIANAPOLIS	IN	46204-4902	317-488-6000
34738	ARAG INSURANCE COMPANY	400 LOCUST ST STE 480	DES MOINES	IA	50309	515-246-1200
11150	ARCH INSURANCE COMPANY	ONE LIBERTY PLAZA 53RD FL	NEW YORK	NY	10006	816-531-7668
10348	ARCH REINSURANCE COMPANY	55 MADISON AVE	MORRISTOWN	NJ	07962-1988	973-898-9575
19860	ARGONAUT GREAT CENTRAL INSURANCE CO	3625 N SHERIDAN ROAD	PEORIA	IL	61604-1434	309-688-8571
19801	ARGONAUT INSURANCE COMPANY	10101 REUNION PLC STE 500	SAN ANTONIO	TX	78216	210-321-8400
19828	ARGONAUT MIDWEST INSURANCE COMPANY	250 MIDDLEFIELD ROAD, 6TH FLOOR	MENLO PARK	CA	94025	210-321-8400
41459	ARMED FORCES INSURANCE EXCHANGE	PO DRAWER G	FT LEAVENWORTH	KS	66027-0346	913-727-5500
21865	ASSOCIATED INDEMNITY CORPORATION	777 SAN MARIN DR	NOVATO	CA	94998	415-899-2000
19305	ASSURANCE COMPANY OF AMERICA	1400 AMERICAN LN TOWER 1 19TH FL	SCHAUMBURG	IL	60196-1056	847-605-6000
30180	ASSURED GUARANTY CORP	1325 AVE OF AMERICAS	NEW YORK	NY	10019	212-974-0100
41769	ATHENA ASSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7066
21792	ATLANTA CASUALTY COMPANY	PO BOX 10580	ATLANTA	GA	30348-5805	678-627-6000
20931	ATLANTA INTERNATIONAL INSURANCE CO	7230 MCGINNIS FERRY RD STE 300	SUWANEE	GA	30024	770-813-6220
31925	ATLANTA SPECIALTY INSURANCE COMPANY	PO BOX 105805	ATLANTA	GA	30348-5805	678-627-6000
22209	ATLANTIC INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	972-650-2800
19895	ATLANTIC MUTUAL INSURANCE COMPANY	100 WALL STREET 28TH FL	NEW YORK	NY	10005-3743	212-943-1800
27154	ATLANTIC SPECIALTY INSURANCE COMPANY	ONE BEACON ST	BOSTON	MA	02108	212-943-1800
25422	ATRADIUS TRADE CREDIT INSURANCE INC	5026 CAMPBELL BLVD STE C	BALTIMORE	MD	21236	410-246-5501
13412	AUSTIN MUTUAL INSURANCE COMPANY	PO BOX 401	MINNEAPOLIS	MN	55440-0401	800-328-4628
27235	AUTO CLUB FAMILY INSURANCE COMPANY	12901 NORTH FORTY DR	ST LOUIS	MO	63141	314-523-7350
18988	AUTO OWNERS INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-8160	517-323-1200
15512	AUTOMOBILE CLUB INTER-INS EXCHANGE	12901 NORTH FORTY DRIVE	ST LOUIS	MO	63141	314-523-7350
19062	AUTOMOBILE INS CO OF HARTFORD CT	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
10367	AVEMCO INSURANCE COMPANY	411 AVIATION WAY	FREDERICK	MD	21701-4799	301-694-5700
10792	AVOMARK INSURANCE COMPANY	9450 SEWARD RD	FAIRFIELD	OH	45014	513-603-2400
29530	AXA ART INSURANCE CORPORATION	4 WEST 58TH ST 8 FL	NEW YORK	NY	10019-2515	212-415-8421
33022	AXA CORPORATE SOLUTIONS INSURANCE COMPANY	17 STATE ST 36TH FL	NEW YORK	NY	10004	212-412-0700
11835	AXA RE AMERICA INSURANCE COMPANY	17 STATE STREET	NEW YORK	NY	10005	212-493-9300
16187	AXA RE PROPERTY AND CASUALTY INSURANCE COMPANY	17 STATE ST	NEW YORK	NY	10004-1501	212-493-9300
20370	AXIS REINSURANCE COMPANY	11680 GREAT OAKS WAY, SUITE 500	ALPHARETTA	GA	30022	704-522-2000
24813	BALBOA INSURANCE COMPANY	PO BOX 19702	IRVINE	CA	92623-9702	949-553-0700
18538	BANCINSURE INC	PO BOX 26104	OKLAHOMA CITY	OK	73126	405-290-5678
33162	BANKERS INSURANCE COMPANY	PO BOX 15707	ST PETERSBURG	FL	33733	727-823-4000
23132	BANKERS MULTIPLE LINE INSURANCE CO	PO BOX 749005	DALLAS	TX	75374-9005	972-364-7000
20591	BANKERS STANDARD FIRE & MARINE CO	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-1000
18279	BANKERS STANDARD INSURANCE COMPANY	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-1000
29513	BAR PLAN MUTUAL INSURANCE CO THE	1717 HIDDEN CREEK COURT	ST LOUIS	MO	63131	314-965-3333
10966	BAR PLAN SURETY AND FIDELITY COMPANY, THE	1717 HIDDEN CRK CRT	TOWN & COUNTRY	MO	63131	314-965-3333
38245	BCS INSURANCE COMPANY	2 MID AMERI CA PLAZA SUITE 200	OAKBROOK TERRACE	IL	60181-4712	312-951-7700
37540	BEAZLEY INSURANCE COMPANY INC	3102 FARNAM ST	OMAHA	NE	68131-3405	402-342-3326
41394	BENCHMARK INSURANCE COMPANY	6405 METCALF AVE STE 400	OVERLAND PARK	KS	66202	515-280-2511
29580	BERKLEY REGIONAL INSURANCE COMPANY	PO BOX 1594	DES MOINES	IA	50306-1594	203-629-2880
19402	BIRMINGHAM FIRE INS CO OF PA	70 PINE STREET 21/99	NEW YORK	NY	10270	212-770-7000
20095	BITUMINOUS CASUALTY CORPORATION	320 18TH ST	ROCK ISLAND	IL	61201-8744	309-786-5401
20109	BITUMINOUS FIRE AND MARINE INS CO	320 18TH ST	ROCK ISLAND	IL	61201-8744	309-786-5401
24503	BLUE RIDGE INSURANCE COMPANY	ONE GENERAL DR	SUN PRAIRIE	WI	53596	860-651-1065
27081	BOND SAFEGUARD INSURANCE COMPANY	1919 S HIGHLAND AVE BLD A STE 300	LOMBARD	IL	60148	630-495-9380
20761	BOSTON OLD COLONY INSURANCE COMPANY	CNA PLAZA 25S	CHICAGO	IL	60685	312-822-5000
19658	BRISTOL WEST INSURANCE COMPANY	5990 W CREEK RD, 1515 MARKET ST	CLEVELAND	OH	44131-2190	847-320-2000
13528	BROTHERHOOD MUTUAL INSURANCE CO	P O BOX 2227	FORT WAYNE	IN	46801	260-482-8668
20788	BUCKEYE UNION INSURANCE COMPANY	CNA PLAZA 25S	CHICAGO	IL	60685	312-822-5000
27464	CALIFORNIA CASUALTY & FIRE INS CO	PO BOX M	SAN MATEO	CA	94402-0080	650-574-4000
35955	CALIFORNIA CASUALTY GENERAL INS CO OF OREGON	PO BOX M	SAN MATEO	CA	94402-0080	650-574-4000
20117	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	PO BOX M	SAN MATEO	CA	94402-0080	650-574-4000
20125	CALIFORNIA CASUALTY INSURANCE CO	PO BOX M	SAN MATEO	CA	94402-0080	650-574-4000
21946	CAMDEN FIRE INSURANCE ASSOCIATION THE	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
15725	CAMERON MUTUAL INSURANCE COMPANY	214 E MCELWAIN	CAMERON	MO	64429-1350	816-632-6511
42498	CAMERON NATIONAL INSURANCE COMPANY	214 E MCELWAIN DR	CAMERON	MO	64429	816-632-6511
36340	CAMICO MUTUAL INSURANCE COMPANY	1235 RADIO RD	REDWOOD CITY	CA	94065-1217	650-802-2500
10464	CANAL INSURANCE COMPANY	P O BOX 7	GREENVILLE	SC	29602-0007	864-242-5365
30589	CAPITAL CITY INSURANCE COMPANY INC	PO BOX 212157	COLUMBIA	SC	29221	803-731-7728
20877	CAPITAL MARKETS ASSURANCE CORPORATION	113 KING STREET	ARMONK	NY	10504	914-273-4545
10472	CAPITOL INDEMNITY CORPORATION	PO BOX 5900	MADISON	WI	53705-0900	608-231-4450
10510	CAROLINA CASUALTY INSURANCE COMPANY	PO BOX 2575, BLDG. 100 SUITE 400	JACKSONVILLE	FL	32203-2575	904-363-0900
11255	CATERPILLAR INSURANCE COMPANY	PO BOX 340001	NASHVILLE	TN	37203-0001	615-341-8144
50636	CENSTAR TITLE INSURANCE COMPANY	7777 WASHINGTON AVE SOUTH	EDINA	MN	55439	281-588-2240
19909	CENTENNIAL INSURANCE COMPANY	100 WALL STREET 28TH FL	NEW YORK	NY	10005-3743	212-943-1800
34274	CENTRAL STATES INDEMNITY CO OF OMAHA	PO BOX 34350	OMAHA	NE	68134-0350	402-397-1111
34649	CENTRE INSURANCE COMPANY	105 E 17TH ST 1ST FL	NEW YORK	NY	10003-2105	212-859-2726
42765	CENTURION CASUALTY COMPANY	800 WALNUT ST	DES MOINES	IA	50309-3636	515-243-2131

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
26905	CENTURY-NATIONAL INSURANCE COMPANY	PO BOX 3999	NORTH HOLLYWOOD	CA	91609	818-760-0880
37524	CHARTER INDEMNITY COMPANY	PO BOX 223687	DALLAS	TX	75222-3687	972-690-5500
25615	CHARTER OAK FIRE INSURANCE CO THE	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	860-277-0111
10642	CHEROKEE INSURANCE COMPANY	34200 MOUND RD	STERLING HEIGHTS	MI	48310	954-429-2400
22810	CHICAGO INSURANCE COMPANY	33 WEST MONROE	CHICAGO	IL	60603	312-346-6400
50229	CHICAGO TITLE INSURANCE CO	171 N CLARK ST 8TH FL	CHICAGO	IL	60601-3294	312-223-2000
12777	CHUBB INDEMNITY INSURANCE COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07061-1615	212-612-4000
10052	CHUBB NATIONAL INSURANCE COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07059	908-903-2000
10669	CHURCH INSURANCE CO THE	445 FIFTH AVE	NEW YORK	NY	10016	212-592-1800
18767	CHURCH MUTUAL INSURANCE COMPANY	PO BOX 357	MERRILL	WI	54452-0357	715-536-5577
25771	CIFG ASSURANCE NORTH AMERICA INC	825 3RD AVE 6TH FL	NEW YORK	NY	10022	212-480-0680
22004	CIM INSURANCE CORPORATION	300 GALLERIA OFFICENTRE STE 200	SOUTHFIELD	MI	48034-8461	248-263-6900
28665	CINCINNATI CASUALTY COMPANY THE	PO BOX 145496	CINCINNATI	OH	45250-5496	513-870-2000
23280	CINCINNATI INDEMNITY COMPANY INC	PO BOX 145496	CINCINNATI	OH	45250-5496	513-870-2000
10677	CINCINNATI INS CO THE	PO BOX 145496	CINCINNATI	OH	45214-5496	513-870-2000
11665	CITIZENS INSURANCE COMPANY	PO BOX 436149, THE MARKET PLACE	LOUISVILLE	KY	40253-6149	502-244-2420
31534	CITIZENS INSURANCE COMPANY OF AMERICA	645 W GRAND RIVER AVE	HOWELL	MI	48843	517-546-2160
10315	CIVIC PROPERTY & CASUALTY CO	PO BOX 2478, JUDY MOSS FACT	LOS ANGELES	CA	90051-2478	323-932-3200
20532	CLARENDON NATIONAL INS CO	7 TIMES SQUARE, FLOORS 36 AND 37	NEW YORK	NY	10036	212-805-9700
25070	CLEARWATER INSURANCE COMPANY	300 FIRST STAMFORD PLC	STAMFORD	CT	06902	212-978-4700
33480	CLERMONT INSURANCE COMPANY	PO BOX 1594	DES MOINES	IA	50306-1594	515-278-3000
29114	CMG MORTGAGE ASSURANCE COMPANY	5910 MINERAL PT RD	MADISON	WI	53705	608-238-5851
40266	CMG MORTGAGE INSURANCE COMPANY	5910 MINERAL POINT ROAD	MADISON	WI	53705	516-451-5300
30112	CNL/INSURANCE AMERICA INC	PO BOX 6097	MACON	GA	31208-6097	912-471-9850
34347	COLONIAL AMERICAN CASUALTY AND SURETY C	1400 AMER LN TW 1 19TH FL	SCHAUMBURG	IL	60196	847-605-6000
10758	COLONIAL SURETY COMPANY	50 CHESTNUT RIDGE RD	MONTVALE	NJ	07645	201-573-8788
41785	COLORADO CASUALTY INSURANCE COMPANY	PO BOX 173636	ENGLEWOOD	CO	80217-3636	303-566-4800
27812	COLUMBIA INSURANCE COMPANY	3024 HARNEY ST	OMAHA	NE	68131-3580	402-536-3000
40371	COLUMBIA MUTUAL INSURANCE CO	PO BOX 618 LEGAL DEPT	COLUMBIA	MO	65205-0618	573-474-6193
19640	COLUMBIA NATIONAL INSURANCE COMPANY	PO BOX 618	COLUMBIA	MO	65205	402-330-5600
51373	COLUMBIAN NATIONAL TITLE INSURANCE CO	PO BOX 1515, SUITE 100	TOPEKA	KS	66601	785-232-4365
19410	COMMERCE AND INDUSTRY INSURANCE CO	175 WATER ST 18TH FL	NEW YORK	NY	10038	212-770-7000
50026	COMMERCE TITLE INSURANCE COMPANY	2828 N HARWOOD ST	DALLAS	TX	75201	214-758-7314
32280	COMMERCIAL CASUALTY INSURANCE COMPANY	ONE LIBERTY PLAZA, 19TH FLOOR	NEW YORK	NY	10006	702-838-8223
21296	COMMERCIAL GUARANTY CASUALTY INSURANCE COMPANY	1720 RUSKIN STREET	SOUTH BEND	IN	46604	972-650-2800
20818	COMMERCIAL INS CO OF NEWARK NJ	CNA PLAZA 25S	CHICAGO	IL	60685	312-822-5000
18732	COMMERCIAL LOAN INS CORPORATION	3003 OAK RD	WALNUT CREEK	CA	94597	800-288-1970
10220	COMMONWEALTH INSURANCE COMPANY OF AMERICA	PO BOX 34069	SEATTLE	WA	98124	206-682-6670
10794	COMPANION COMMERCIAL INSURANCE COMPANY	PO BOX 100165	COLUMBIA	SC	29202	803-735-0672
12157	COMPANION PROPERTY AND CASUALTY INS CO	PO BOX 100165	COLUMBIA	SC	29202	803-735-0672
34711	COMPUTER INSURANCE COMPANY	10 WEYBOSSET ST, STE 502	PROVIDENCE	RI	02903-2818	401-431-2920
24961	CONNIE LEE INS COMPANY	1 STATE ST PLZ 15TH FL	NEW YORK	NY	10004-1505	212-668-0340
32190	CONSTITUTION INSURANCE COMPANY	1345 AVE OF THE AMERICAS, 20TH FLOOR	NEW YORK	NY	10105	212-754-7500
10204	CONSUMERS INSURANCE USA INC	PO BOX 700	MURFREESBORO	TN	37133-0700	615-896-6133
20443	CONTINENTAL CASUALTY COMPANY	CNA PLAZA 31S	CHICAGO	IL	60685-0001	312-822-5000
35289	CONTINENTAL INSURANCE COMPANY THE	CNA PLAZA 25S, SUITE 1700	CHICAGO	IL	60685	312-822-5000
28258	CONTINENTAL NATIONAL INDEMNITY COMPANY	10700 MONTGOMERY RD #210	CINCINNATI	OH	45242	312-822-5000
10804	CONTINENTAL WESTERN INSURANCE CO	PO BOX 1594	DES MOINES	IA	50306-1594	515-278-3000
37206	CONTRACTORS BONDING & INS COMPANY	PO BOX 9271	SEATTLE	WA	98109-0271	206-628-7200
22730	CONVERIUM INSURANCE (NORTH AMERICA) INC	ONE CANTERBURY GREEN	STAMFORD	CT	06901	203-977-6110
16411	COOPERATIVE MUTUAL INSURANCE COMPANY	3905 S 148TH ST STE 100	OMAHA	NE	16411	402-492-2177
21318	COREGIS INSURANCE COMPANY	525 W VAN BUREN #500	CHICAGO	IL	60607	312-849-5000
10783	CORNERSTONE NATIONAL INSURANCE COMPANY	PO BOX 6040	COLUMBIA	MO	65205-6040	573-817-2481
20982	COUNTRY CASUALTY INS CO	PO BOX 2100	BLOOMINGTON	IL	61702-2100	309-821-3000
20990	COUNTRY MUTUAL INSURANCE COMPANY	P O BOX 2100	BLOOMINGTON	IL	61701	309-821-3000
21008	COUNTRY PREFERRED INSURANCE COMPANY	1701 TOWANDA AVENUE	BLOOMINGTON	IL	61701	309-821-3000
10022	COUNTRYWAY INSURANCE COMPANY	PO BOX 4851	SYRACUSE	NY	13221-4851	315-449-7121
26492	COURTESY INSURANCE COMPANY	190 NW 12TH AVE	DEERFIELD BEACH	FL	33442	954-429-2400
30082	CPA INSURANCE COMPANY	PO BOX 250010	W BLOOMFIELD	MI	48325-0010	248-738-8812
31348	CRUM & FORSTER INDEMNITY COMPANY	305 MADISON AVE	MORRISTOWN	NJ	07960	630-954-5508
10847	CUMIS INSURANCE SOCIETY INC	P O BOX 1084	MADISON	WI	53701-1084	608-238-5851
10499	DAIMLERCHRYSLER INSURANCE COMPANY	27777 INKSTER RD CIMS#405-26-10	FARMINGTON HILLS	MI	48334-5326	248-948-3443
21164	DAIRYLAND INSURANCE COMPANY	1800 NORTH POINT DR	STEVENS POINT	WI	54481	715-346-6000
34924	DAKOTA TRUCK UNDERWRITERS	3900 WEST 53RD ST	SIOUX FALLS	SD	57109	605-361-4142
32271	DALLAS NATIONAL INSURANCE COMPANY	14160 DALLAS PKWY STE 500	DALLAS	TX	75254	702-838-8223
16624	DARWIN NATIONAL ASSURANCE COMPANY	9 FARM SPRINGS ROAD	FARMINGTON	CT	06032-2571	860-507-1000
16705	DEALERS ASSURANCE COMPANY	3518 RIVERSIDE DRIVE	UPPER ARLINGTON	OH	43221-0185	860-256-2122
37907	DEERBROOK INSURANCE COMPANY	3075 SANDERS RD #G2B	NORTHBROOK	IL	60062	847-402-5000
37184	DEERFIELD INSURANCE COMPANY	TEN PRKWY N	DEERFIELD	IL	60015	847-572-6000
40975	DENTISTS INSURANCE COMPANY THE	PO BOX 1582	SACRAMENTO	CA	95812	916-443-4501
42587	DEPOSITORS INSURANCE COMPANY	1100 LOCUST ST DEPT 0800	DES MOINES	IA	50391-0800	515-280-4211
12718	DEVELOPERS SURETY AND INDEMNITY COMPANY	17780 FITCH #200	IRVINE	CA	92614	949-263-3300
10659	DIAMOND INSURANCE COMPANY	1515 E WOODFIELD RD SUITE 820	SCHAUMBURG	IL	60173-6046	847-230-1331
42048	DIAMOND STATE INSURANCE COMPANY	3 BALA PLZ E STE 300	BALA CYNWYD	PA	19004	610-664-1500
42781	DIRECT GENERAL INSURANCE COMPANY	1281 MURFREESBORO RD	NASHVILLE	TN	37217-2432	615-399-4700
23736	DIRECT NATIONAL INSURANCE COMPANY	1281 MURFREESBORO RD	NASHVILLE	TN	37214	713-462-1000
36463	DISCOVER PROPERTY AND CASUALTY INS CO	385 WASHINGTON ST	ST PAUL	MN	55102-1396	615-310-7911
34495	DOCTORS COMPANY AN INTERINS EXCHANGE	PO BOX 2900	NAPA	CA	94558-0900	707-226-0100
33499	DORINCO REINSURANCE COMPANY	1320 WALDO ROAD STE 200	MIDLAND	MI	48640	989-636-0047
14702	EASTGUARD INSURANCE COMPANY	16 S RIVER ST	WILKES-BARRE	PA	18703	570-825-9900
22926	ECONOMY FIRE & CASUALTY COMPANY	700 QUAKER LN	WARICK	RI	02886	401-827-4200
38067	ECONOMY PREFERRED INSURANCE COMPANY	700 QUAKER LN	WARICK	RI	02886	401-827-4200
40649	ECONOMY PREMIER ASSURANCE COMPANY	700 QUAKER LN	WARWICK	RI	02886	401-827-4200
21261	ELECTRIC INSURANCE COMPANY	75 SAM FONZO DR	BEVERLY	MA	01915	978-921-0660
25186	EMC PROPERTY & CASUALTY COMPANY	PO BOX 712	DES MOINES	IA	50303-0712	515-280-2511
21407	EMCASCO INSURANCE COMPANY	P O BOX 712	DES MOINES	IA	50303-0712	515-280-2511
21326	EMPIRE FIRE AND MARINE INSURANCE CO	1400 AMERICAN LANE	SCHAUMBURG	IL	60196-1065	402-963-5000
20648	EMPLOYERS FIRE INSURANCE COMPANY	ONE BEACON STREET	BOSTON	MA	02108-3106	617-725-6000
21458	EMPLOYERS INSURANCE COMPANY OF WAUSAU	175 BERKLEY ST	BOSTON	MA	02117	715-845-5211
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	PO BOX 712	DES MOINES	IA	50303-0712	515-280-2511
39845	EMPLOYERS REINSURANCE CORPORATION	PO BOX 2991	OVERLAND PARK	KS	66201-1391	913-676-5200

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
15130	ENCOMPASS INDEMNITY COMPANY	3075 SANDERS RD STE H1A	NORTHBROOK	IL	60062-7127	727-573-6800
10071	ENCOMPASS INSURANCE COMPANY OF AMERICA	51 W HIGGINS ROAD SUITE S2A	SOUTH BARRINGTON	IL	60010	312-822-5000
28746	EQUITY INSURANCE COMPANY	PO BOX 8036	WACO	TX	76714-8036	254-776-4521
12278	ESSEX BENEFITS INSURANCE COMPANY INC	12399 GRAVOIS RD	ST LOUIS	MO	63127-1702	314-656-3000
25712	ESURANCE INSURANCE COMPANY	747 FRONT ST 4TH FL	SAN FRANCISCO	CA	94111	617-725-6000
30210	ESURANCE PROPERTY & CASUALTY INSURANCE COMPANY	747 FRONT ST 4TH FL	SAN FRANCISCO	CA	94111	415-875-4500
20516	EULER AMERICAN CREDIT INDEMNITY COMPANY	800 RED BROOK BLVD	OWINGS MILLS	MD	21117	410-753-0753
10120	EVEREST NATIONAL INSURANCE COMPANY	477 MARTINSVILLE RD	LIBERTY CORNER	NJ	07938-0830	908-604-3000
26921	EVEREST REINSURANCE COMPANY	477 MARTINSVILLE RD	LIBERTY CORNER	NJ	07938-0830	908-604-3000
12750	EVERGREEN NATIONAL INDEMNITY COMPANY	2800 CORPORATE EXCHANGE DR STE 130	COLUMBUS	OH	43231	614-895-2000
10318	EXACT PROPERTY & CASUALTY	13950 RAMONA AVE	CHINO	CA	91710	323-932-3200
13722	EXCESS REINSURANCE COMPANY	TWO LOGAN SQUARE	PHILADELPHIA	PA	19103-2772	215-864-3600
10003	EXCESS SHARE INSURANCE CORPORATION	5656 FRANTZ ROAD	DUBLIN	OH	43017-3519	614-764-1900
35181	EXECUTIVE RISK INDEMNITY INC	15 MOUNTAIN VIEW ROAD, PO BOX 1615	WARREN	NJ	07061	908-903-2000
21482	FACTORY MUTUAL INSURANCE COMPANY	PO BOX 7500	JOHNSTON	RI	02919-0500	401-275-3000
44784	FAIRFIELD INSURANCE COMPANY	695 E MAIN ST	STAMFORD	CT	06904-2350	203-328-5000
18864	FAIRMONT INSURANCE COMPANY	PO BOX 2807	HOUSTON	TX	77252-2807	972-831-5000
25518	FAIRMONT PREMIER INSURANCE COMPANY	PO BOX 152870	IRVING	TX	75015-8830	972-831-5000
24384	FAIRMONT SPECIALTY INSURANCE COMPANY	PO BOX 2807	HOUSTON	TX	77252-2807	713-954-8100
13773	FARM BUREAU MUTUAL INSURANCE COMPANY	5400 UNIVERSITY AVE	W DES MOINES	IA	50265-5997	515-225-5400
12345	FARM BUREAU NEW HORIZONS INS CO OF MISSOURI	PO BOX 658	JEFFERSON CITY	MO	65109-4515	573-893-1400
26859	FARM BUREAU TOWN & COUNTRY INS CO OF MO	PO BOX 658	JEFFERSON CITY	MO	65102-0658	573-893-1400
13803	FARM FAMILY CASUALTY INSURANCE COMPANY	PO BOX 344 656	ALBANY	NY	12201-0656	518-431-5000
19194	FARMERS ALLIANCE MUTUAL INS CO	PO BOX 1401	MCPHERSON	KS	67460-2846	620-241-2200
25704	FARMERS AND MERCHANTS INSURANCE CO	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
21628	FARMERS INSURANCE COMPANY INC	10850 LOWELL AVE	SHAWNEE MISSION	KS	66210	913-661-6300
21652	FARMERS INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANNX	LOS ANGELES	CA	90051	323-932-3200
13897	FARMERS MUTUAL HAIL INS CO OF IOWA	2323 GRAND AVE	DES MOINES	IA	50312-5392	515-282-9104
16381	FARMERS UNION CO-OPERATIVE INS CO OF NE	407 NORTH 117TH STREET	OMAHA	NE	68154	402-330-3555
41483	FARMINGTON CASUALTY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
13838	FARMLAND MUTUAL INSURANCE COMPANY	1100 LOCUST ST	DES MOINES	IA	50391-3000	515-508-3658
10178	FCCI INSURANCE COMPANY	6300 UNIVERSITY PRKWY	SARASOTA	FL	34240-8424	973-292-9800
20281	FEDERAL INSURANCE COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07059	908-903-2000
13935	FEDERATED MUTUAL INSURANCE COMPANY	121 E PARK SQUARE	OWATONNA	MN	55060-3046	507-455-5200
11118	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	PO BOX 15147	LENEXA	KS	66215	913-541-0150
28304	FEDERATED SERVICE INSURANCE COMPANY	PO BOX 328	OWATONNA	MN	55060-0328	507-455-5200
43460	FFG INSURANCE COMPANY	PO BOX 130745	DALLAS	TX	75313-0745	214-965-9076
25879	FIDELITY & GUARANTY INS UNDERWRITERS	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
35270	FIDELITY AND CASUALTY COMPANY OF NEW YORK THE	CNA PLAZA 25S	CHICAGO	IL	60685	312-822-5000
39306	FIDELITY AND DEPOSIT CO MARYLAND	1400 AMERICAN LN T1 19TH FL	SCHAUMBURG	IL	60196	847-605-6000
35386	FIDELITY AND GUARANTY INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
25180	FIDELITY NATIONAL INSURANCE COMPANY	10301 DEERWOOD PK BLVD, SUITE 100	JACKSONVILLE	FL	32256	888-333-2490
16578	FIDELITY NATIONAL PROPERTY AND CASUALTY INS CO	10301 DEERWOOD PARK BLVD, STE 100	JACKSONVILLE	FL	32256	727-823-4000
51586	FIDELITY NATIONAL TITLE INSURANCE CO	601 RIVERSIDE AVE	JACKSONVILLE	FL	32204	805-696-7000
12815	FINANCIAL GUARANTY INSURANCE COMPANY	125 PARK AVE 6TH FL	NEW YORK	NY	10017	212-312-3000
19852	FINANCIAL INDEMNITY COMPANY	PO BOX 223687	DALLAS	TX	75222-3687	818-313-8500
31453	FINANCIAL PACIFIC INSURANCE COMPANY	PO BOX 292220	SACRAMENTO	CA	95829-2220	916-630-5000
18287	FINANCIAL SECURITY ASSUR INC	31 WEST 52ND STREET	NEW YORK	NY	10019	212-826-0100
21660	FIRE INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANNX	LOS ANGELES	CA	90051-2478	323-932-3200
42860	FIREMANS FUND INS CO OF MISSOURI	777 SAN MARIN DR	NOVATO	CA	94998-1320	415-899-2000
37273	FIREMANS FUND INS CO OF WISCONSIN	777 SAN MARIN DRIVE	NOVATO	CA	94998-1320	414-778-3333
21873	FIREMANS FUND INSURANCE COMPANY	777 SAN MARIN DRIVE	NOVATO	CA	94998-0001	415-899-2000
20850	FIREMENS INS CO OF NEWARK NEW JERSEY	CNA PLAZA 25S	CHICAGO	IL	60685	312-822-5000
37710	FIRST AMERICAN PROPERTY & CASUALTY INS CO	PO BOX 1679	SANTA ANA	CA	92702-1679	714-560-7850
50814	FIRST AMERICAN TITLE INSURANCE COMPANY	1 FIRST AMERI WAY	SANTA ANA	CA	92707	714-800-3000
29980	FIRST COLONIAL INSURANCE COMPANY	PO BOX 3033, TAX DPMT SUITE G2B	NORTHBROOK	IL	60065-3033	904-992-1776
10351	FIRST DAKOTA INDEMNITY COMPANY	PO BOX 89310	SIOUX FALLS	SD	57109-9310	605-361-4142
11177	FIRST FINANCIAL INSURANCE COMPANY	238 INTERNATIONAL RD	BURLINGTON	NC	27215	336-586-2500
10676	FIRST GUARD INSURANCE COMPANY	200 NOKOMIS AVE S 4TH FL	VENICE	FL	34285	941-485-6210
33588	FIRST LIBERTY INSURANCE CORP THE	175 BERKELEY ST	BOSTON	MA	02117	617-357-9500
42722	FIRST MARINE INSURANCE COMPANY	PO BOX 369	OSAGE BEACH	MO	65065-0369	573-348-2743
24724	FIRST NATIONAL INS CO OF AMERICA	SAFECO PLAZA	SEATTLE	WA	98185-0001	206-545-5000
33383	FIRST PROFESSIONALS INSURANCE COMPANY INC	PO 44033	JACKSONVILLE	FL	32231-4033	904-354-5910
28519	FIRST SEALORD SURETY INC	33 ROCK HILL RD	BALA CYNWYD	PA	19004	610-664-2259
34916	FIRST SPECIALTY INSURANCE CORPORATION	5200 METCALF	OVERLAND PARK	KS	66201	913-676-5050
27626	FIRSTCOMP INSURANCE COMPANY	PO BOX 3009, 222 S 15TH ST ST 1200	OMAHA	NE	68103-0009	402-926-0099
13978	FLORISTS MUTUAL INSURANCE COMPANY	#1 HORTICULTURAL LANE	EDWARDSVILLE	IL	62025	618-656-4240
38776	FOLKSAMERICA REINSURANCE COMPANY	ONE LIBERTY PLZ 19TH FL	NEW YORK	NY	10006	212-312-2500
11185	FOREMOST INSURANCE CO	PO BOX 2450 - LC 1332	GRAND RAPIDS	MI	49501-2450	616-942-3000
11800	FOREMOST PROPERTY AND CASUALTY INS CO	PO BOX 2450 - LC 1332	GRAND RAPIDS	MI	49501-2450	616-942-3000
41513	FOREMOST SIGNATURE INSURANCE COMPANY	PO BOX 2450 - LC 1332	GRAND RAPIDS	MI	49501-2450	616-942-3000
38830	FORT WAYNE HEALTH & CASUALTY INSURANCE COMPANY	PO BOX 7808	FORT WAYNE	IN	46801-7808	260-455-2000
10801	FORTRESS INSURANCE COMPANY	6133 N. RIVER RD STE 650	ROSEMONT	IL	60018-5173	847-384-0041
10985	FORTUITY INSURANCE COMPANY	ONE MUTUAL AVE	FRANKENMUTH	MI	48787-0001	800-234-1133
14249	FOUNDERS INSURANCE COMPANY	1645 E BIRCHWOOD AVE	DESPLAINES	IL	60018	847-768-0040
13986	FRANKENMUTH MUTUAL INSURANCE COMPANY	ONE MUTUAL AVE	FRANKENMUTH	MI	48787-0001	517-652-6121
38652	G U I C INSURANCE COMPANY	PO BOX 5323	CINCINNATI	OH	45201-5323	800-543-2644
12361	GALEN INSURANCE COMPANY	7165 DELMAR BLV STE 215	ST LOUIS	MO	63130	
21253	GARRISON PROPERTY AND CASUALTY INS CO	9800 FREDERICKSBURG RD	SAN ANTONIO	TX	78288-8711	210-498-0823
28339	GATEWAY INSURANCE COMPANY	1401 S BRENTWOOD BLVD #1000, 10TH FL	ST LOUIS	MO	63144	314-373-3333
22969	GE REINSURANCE CORPORATION	540 W NORTHWEST HWY	BARRINGTON	IL	60010	847-277-5300
41491	GEICO CASUALTY COMPANY	ONE GEICO PLAZA	WASHINGTON	DC	20076-0001	301-986-3000
35882	GEICO GENERAL INS CO	GEICO PLAZA	WASHINGTON	DC	20076-0001	301-986-3000
22055	GEICO INDEMNITY COMPANY	ONE GEICO PLAZA	WASHINGTON	DC	20076-0001	301-986-3000
18821	GENERAL CASUALTY CO OF ILLINOIS	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596	608-837-4440
24414	GENERAL CASUALTY CO OF WISCONSIN	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596	608-837-4440
30007	GENERAL FIDELITY INSURANCE COMPANY	200 S COLLEGE STREET	CHARLOTTE	NC	28255	704-388-8964
37931	GENERAL FIRE & CASUALTY COMPANY	2710 SUNRISE RIM ROAD, SUITE 100	BOISE	ID	83705	208-345-6658
24732	GENERAL INSURANCE CO OF AMERICA	SAFECO PLAZA	SEATTLE	WA	98185-0001	206-545-5000
22039	GENERAL REINSURANCE CORPORATION	PO BX 10350 FINANCIAL CTR	STAMFORD	CT	06904-2350	203-328-5000
39322	GENERAL SECURITY NATIONAL INSURANCE COMPANY	199 WATER ST, 21ST FLOOR	NEW YORK	NY	10038	212-480-1900

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
11967	GENERAL STAR NATIONAL INS CO	PO BOX 10350	STAMFORD	CT	06904-2350	203-328-5700
11231	GENERALI U S BRANCH	ONE LIBERTY PLAZA	NEW YORK	NY	10006-1477	212-602-7600
38962	GENESIS INSURANCE COMPANY	695 EAST MAIN ST	STAMFORD	CT	06904-2352	203-328-5000
41432	GENWORTH HOME EQUITY INSURANCE CORPORATION	6601 SIX FORKS ROAD	RALEIGH	NC	27615	919-846-4100
38458	GENWORTH MORTGAGE INSURANCE CORPORATION	PO BOX 177800	RALEIGH	NC	27619	919-846-4100
16675	GENWORTH MORTGAGE INS CORP OF NORTH CAROLINA	PO BOX 177800	RALEIGH	NC	27619-1800	919-846-4100
29823	GENWORTH RESIDENTIAL MORTG INS CORP OF NC	PO BOX 177800	RALEIGH	NC	27619	919-846-4100
10799	GEOVERA INSURANCE COMPANY	385 WASHINGTON ST	ST PAUL	MN	55102	651-310-8026
41343	GERLING AMERICA INSURANCE COMPANY	100 PARK AVE	NEW YORK	NY	10017	212-756-2600
21032	GERLING GLOBAL REINSURANCE CORP OF AMERICA	1345 AVE OF THE AMERICAS, 20TH FLOOR	NEW YORK	NY	10105	212-754-7500
11282	GERMANTOWN INSURANCE COMPANY	210 S FOURTH ST	PHILADELPHIA	PA	19106-3788	215-627-1752
34622	GLENS FALLS INSURANCE COMPANY THE	CNA PLAZA 25S	CHICAGO	IL	60685	312-822-5000
11312	GLOBE AMERICAN CASUALTY COMPANY	175 BERKLEY ST	BOSTON	MA	02117	317-816-3400
11054	GMAC DIRECT INSURANCE COMPANY	PO BOX 66937, SUITE 200	ST LOUIS	MO	63166-6937	314-493-8000
11044	GMAC INSURANCE COMPANY ONLINE INC	PO BOX 66937, SUITE 700	ST LOUIS	MO	63166-6937	314-493-8000
22063	GOVERNMENT EMPLOYEES INSURANCE CO	GEICO PLAZA	WASHINGTON	DC	20076-0001	301-986-3000
22098	GRAIN DEALERS MUTUAL INSURANCE CO	PO BOX 1747	INDIANAPOLIS	IN	46206-1747	317-923-2453
10322	GRANGE INDEMNITY INSURANCE COMPANY	PO BOX 1218	COLUMBUS	OH	43216-1218	614-445-2900
14060	GRANGE MUTUAL CASUALTY COMPANY	PO BOX 1218	COLUMBUS	OH	43216-1218	614-445-2900
23809	GRANITE STATE INSURANCE COMPANY	175 WATER ST 18TH FL	NEW YORK	NY	10038	212-770-7000
36307	GRAY INSURANCE THE	PO BOX 6202	METAIRIE	LA	70009-6202	504-888-7790
26832	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	PO BOX 2575	CINCINNATI	OH	45201-2575	513-369-5000
26344	GREAT AMERICAN ASSURANCE COMPANY	580 WALNUT ST	CINCINNATI	OH	45202	513-369-5000
10646	GREAT AMERICAN CONTEMPORARY INSURANCE COMPANY	580 WALNUT STREET	CINCINNATI	OH	45202-3180	513-369-5000
16691	GREAT AMERICAN INSURANCE COMPANY	580 WALNUT STREET	CINCINNATI	OH	45202	513-369-5000
22136	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	580 WALNUT ST	CINCINNATI	OH	45202	513-369-5000
31135	GREAT AMERICAN SECURITY INSURANCE COMPANY	580 WALNUT ST SUITE 825	CINCINNATI	OH	45202	513-369-5000
33723	GREAT AMERICAN SPIRIT INSURANCE COMPANY	580 WALNUT ST	CINCINNATI	OH	45202	513-369-5000
25224	GREAT DIVIDE INSURANCE COMPANY	7233 E BUTHERUS DR	SCOTTSDALE	AZ	85260	480-951-0905
18694	GREAT MIDWEST INSURANCE COMPANY	9821 KATY FREEWAY #850	HOUSTON,	TX	77024	713-935-7400
20303	GREAT NORTHERN INSURANCE COMPANY	P O BOX 1615	WARREN	NJ	07061-1615	908-903-2000
26654	GREAT NORTHWEST INSURANCE COMPANY	400 ROBERT STREET N ST 1100	ST PAUL	MN	55101	614-464-5000
11371	GREAT WEST CASUALTY COMPANY	PO BOX 277	S SIOUX CITY	NE	68776	402-494-2411
22187	GREATER NEW YORK MUTUAL INS CO	200 MADISON AVE	NEW YORK	NY	10016	212-683-9700
22322	GREENWICH INSURANCE COMPANY	70 SEAVIEW AVE	STAMFORD	CT	06902-6040	203-964-5200
14117	GRINNELL MUTUAL REINSURANCE COMPANY	4215 HWY 146, PO BOX 790	GRINNELL	IA	50112-0790	641-236-6121
16144	GRINNELL SELECT INSURANCE COMPANY	4215 HWY 146	GRINNELL	IA	50112-0792	641-236-6121
36650	GUARANTEE COMPANY OF NORTH AMERICA USA THE	1000 TOWN CENTER SUITE 1800	SOUTHFIELD	MI	48075	248-281-0281
11398	GUARANTEE INSURANCE COMPANY	1061 521 CORPORATE CENTER DR, STE 140	FORT MILL	SC	29715	803-396-5200
50034	GUARANTEE TITLE INSURANCE COMPANY	2 CITY PLACE SUITE 100	ST. LOUIS	MO	63141	314-965-3333
11401	GUARANTY NATIONAL INSURANCE COMPANY	9300 ARROWPOINT BLVD	CHARLOTTE	NC	28273	704-522-2000
42331	GUIDEONE AMERICA INSURANCE COMPANY	1111 ASHWORTH RD	W DES MOINES	IA	50265-3536	515-267-5000
42803	GUIDEONE ELITE INSURANCE COMPANY	1111 ASHWORTH ROAD	W DES MOINES	IA	50265	515-267-5000
15032	GUIDEONE MUTUAL INSURANCE COMPANY	1111 ASHWORTH	W DES MOINES	IA	50265-3538	515-267-5000
14559	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	1111 ASHWORTH ROAD	WEST DES MOINES	IA	50265-0600	515-267-5000
42811	GULF UNDERWRITERS INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	972-650-2800
22292	HANOVER INSURANCE COMPANY THE	440 LINCOLN STREET	WORCESTER	MA	01653	508-855-4476
21806	HARBOR SPECIALTY INSURANCE COMPANY	7 TIMES SQUARE	NEW YORK	NY	10036	212-805-9700
26433	HARCO NATIONAL INSURANCE COMPANY	PO BOX 68309	SCHAUMBURG	IL	60168-0309	847-734-4100
23582	HARLEYSVILLE INSURANCE COMPANY	PO BOX 352, BRAEMER OFFICE PARK	TRAVERSE CITY	MI	49685-0352	952-829-1400
14516	HARLEYSVILLE LAKE STATES INSURANCE COMPANY	PO BOX 352	TRAVERSE CITY	MI	49685	231-946-6390
14168	HARLEYSVILLE MUTUAL INSURANCE CO	355 MAPLE AVE	HARLEYSVILLE	PA	19438-2297	215-256-5000
22357	HARTFORD ACCIDENT & INDEMNITY CO	P O BOX 2999	HARTFORD	CT	06104-2999	860-547-5000
29424	HARTFORD CASUALTY INS CO	HARTFORD PLAZA	HARTFORD	CT	06115	860-547-5000
19682	HARTFORD FIRE INSURANCE COMPANY	HARTFORD PLAZA	HARTFORD	CT	06115	860-547-5000
37478	HARTFORD INSURANCE CO OF MIDWEST THE	HARTFORD PLAZA	HARTFORD	CT	06115	860-547-5000
11452	HARTFORD STEAM BOILER INSPECTION & INS	PO BOX 5024	HARTFORD	CT	06102-5024	860-722-1866
29890	HARTFORD STEAM BOILER INSPECTION AND INS CO OF CT	PO BOX 0299	HARTFORD	CT	06141-0299	860-722-1866
30104	HARTFORD UNDERWRITERS INSURANCE CO	HARTFORD PLAZA	HARTFORD	CT	06115	860-547-5000
31550	HAULERS INSURANCE COMPANY INC	PO BOX 270	COLUMBIA	TN	38401-0270	931-381-5406
36919	HAWKEYE SECURITY INSURANCE COMPANY	175 BERKLEY ST	BOSTON	MA	02117	414-547-3636
36781	HCC INSURANCE COMPANY	13403 NW FRWY	HOUSTON	TX	77040	713-996-1200
35904	HEALTH CARE INDEMNITY INC	PO BOX 555	NASHVILLE	TN	37203	615-344-1487
32077	HERITAGE CASUALTY INSURANCE COMPANY	200 MARTINGALE RD	SCHAUMBURG	IL	60173-2096	847-605-3000
39527	HERITAGE INDEMNITY COMPANY	7125 W JEFFERSON AVE #200	LAKEWOOD	CO	80235-2305	303-987-5590
35599	HIGHMARK CASUALTY INSURANCE COMPANY	FIFTH AVE PLACE STE 3114	PITTSBURGH	PA	15222	610-407-1717
26638	HOME-OWNERS INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-8160	517-323-1200
21741	HOMELAND CENTRAL INSURANCE COMPANY	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6522
20419	HOMESITE INDEMNITY COMPANY	99 BEDFORD ST	BOSTON	MA	02111	617-832-1300
22578	HORACE MANN INSURANCE COMPANY	1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715-0001	217-789-2500
22756	HORACE MANN PROPERTY & CASUALTY INS CO	#1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715	217-789-2500
10069	HOUSING AUTHORITY PROPERTY INS A MUTUAL COMPANY	189 COMMERCE COURT	CHESIRE	CT	06410	203-272-8220
38849	HOUSTON GENERAL INS CO	ONE BEACON STREET B07-11	BOSTON	MA	02108-3100	617-725-7825
25054	HUDSON INSURANCE COMPANY	300 FIRST STAMFORD PL, 6TH FL	STAMFORD	CT	06902	212-978-2700
29068	IDS PROPERTY CASUALTY INSURANCE COMPANY	3500 PACKERLAND DR	DEPERE	WI	54115	920-330-5100
23817	ILLINOIS NATIONAL INSURANCE COMPANY	80 PINE STREET 5TH FLOOR	NEW YORK	NY	10005	312-930-5400
11487	IMPERIAL CASUALTY AND INDEMNITY COMPANY	8000 WARREN PARKWAY, BLDG 3 STE 300	FRISCO	TX	75034	402-344-4500
14257	IMT INSURANCE COMPANY (MUTUAL)	PO BOX 1336	DES MOINES	IA	50305-1336	515-457-5636
43575	INDEMNITY INSURANCE CO OF NORTH AMERICA	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-2324
29831	INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	2 EAST CHASE ST MAIL STAT #55	BALTIMORE	MD	21202	410-385-6990
14265	INDIANA LUMBERMENS MUTUAL INS CO	PO BOX 68600	INDIANAPOLIS	IN	46268-0600	860-843-7600
22268	INFINITY INSURANCE COMPANY	PO BOX 830189	BIRMINGHAM	AL	35243	205-870-4000
10068	INFINITY NATIONAL INSURANCE COMPANY	PO BOX 830189	BIRMINGHAM	AL	35243	205-870-4000
20260	INFINITY SELECT INSURANCE CO	PO BOX 830189	BIRMINGHAM	AL	35243	205-870-4000
23264	INLAND INSURANCE COMPANY	PO BOX 80468	INCOLN	NE	68501-0468	402-435-4302
38806	INSURA PROPERTY AND CASUALTY INSURANCE COMPANY	4450 SOJOURN DR STE 500	ADDISON	TX	75001	800-877-0226
19429	INSURANCE CO OF THE STATE OF PA	175 WATER ST 18TH FL	NEW YORK	NY	10038	212-770-7000
26700	INSURANCE COMPANY OF ILLINOIS	4333 BROOKLYN AVE, C/O SAFECO PLAZA	SEATTLE	WA	98185	206-545-5000
22713	INSURANCE COMPANY OF NORTH AMERICA	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-2324
27847	INSURANCE COMPANY OF THE WEST	PO BOX 85563	SAN DIEGO	CA	92186-5563	858-350-2400
37257	INSURANCE CORPORATION OF HANNOVER	7 TIMES SQUARE 37TH FL	NEW YORK	NY	10036	213-613-0108

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
10922	INSUREMAX INSURANCE COMPANY	PO BOX 607	NEWBURGH	IN	47629-0607	812-858-4100
22780	INTEGON GENERAL INSURANCE CORPORATION	PO BOX 3199 GMAC INS	WINSTON-SALEM	NC	27152-3199	336-770-2000
22772	INTEGON INDEMNITY CORP	PO BOX 3199 GMAC INS	WINSTON SALEM	NC	27102-3199	336-770-2000
29742	INTEGON NATIONAL INSURANCE COMPANY	PO BOX 3199 GMAC INS	WINSTON-SALEM	NC	27102-3199	336-770-2000
10037	INTERLEX INSURANCE COMPANY	1343 E KINGSLEY STE G	SPRINGFIELD	MO	65804	417-889-1010
33367	INTERMED INSURANCE COMPANY	1343 E KINGSLEY STE G	SPRINGFIELD	MO	65804	417-889-1010
24139	INTERNATIONAL BUS & MERCANTILE REASSUR	307 N MICHIGAN AVE	CHICAGO	IL	60601-5311	312-346-8100
11592	INTERNATIONAL FIDELITY INSURANCE CO	ONE NEWARK CENTER 20TH FL	NEWARK	NJ	07102	973-624-7200
22837	INTERSTATE INDEMNITY COMPANY	33 W MONROE	CHICAGO	IL	60603	312-346-6400
10749	INTREPID INSURANCE COMPANY	PO BOX 9217- CMIS 405-26-10	FARMINGTON HILLS	MI	48333-9217	800-782-9164
50369	INVESTORS TITLE INSURANCE COMPANY	PO DRAWER 2687	CHAPEL HILL	NC	27514	919-968-2200
14338	IOWA MUTUAL INSURANCE COMPANY	PO BOX 290	DEWITT	IA	52742-0290	563-659-3231
32921	ISMIE MUTUAL INSURANCE COMPANY	20 NORTH MICHIGAN AVE STE 700	CHICAGO	IL	60602	312-782-1654
11630	JEFFERSON INSURANCE COMPANY	777 SAN MARIN DR SAN MARIN 2	NAVOTA	CA	94998-2000	201-222-8666
14354	JEWELERS MUTUAL INSURANCE COMPANY	24 JEWELERS PARK DR	NEENAH	WI	54956-3702	920-725-4326
25690	K-M INSURANCE COMPANY	PO BOX 26967	OKLAHOMA CITY	OK	73126-0967	405-290-5600
15962	KANSAS BANKERS SURETY COMPANY THE	PO BOX 1654	TOPEKA	KS	66601-1654	785-228-0000
20885	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	CNA PLAZA 25S, SUITE 1700	CHICAGO	IL	60685	312-822-5000
34703	KANSAS MEDICAL MUTUAL INS CO	PO BOX 2307	TOPEKA	KS	66612	785-232-2224
27138	KEMPER CASUALTY INSURANCE COMPANY	1 KEMPER DRIVE F-3	LONG GROVE	IL	60049-0001	847-320-2000
10914	KEMPER INDEPENDENCE INSURANCE COMPANY	5210 BELFORT RD STE 120	JACKSONVILLE	FL	32256	847-320-2000
26077	LANCER INSURANCE COMPANY	370 W PARK AVENUE	LONG BEACH	NY	11561-3292	516-431-4441
50237	LAND TITLE INS CO OF ST LOUIS	12360 MANCHESTER RD STE 100	ST LOUIS	MO	63105	314-821-5515
50024	LAWYERS TITLE INSURANCE CORPORATION	2019 WALTON ROAD	ST LOUIS	MO	63114	804-267-8000
11738	LEADER INSURANCE COMPANY	5205 NORTH O'CONNOR BLVD, STE 700	IRVING	TX	75039	214-526-3876
10061	LEADER SPECIALTY INSURANCE COMPANY	5205 N OCONNOR BLVD	IRVING	TX	75039	972-501-8300
37940	LEXINGTON NATIONAL INSURANCE CORPORATION	200 EAST LEXINGTON STREET, SUITE 501	BALTIMORE	MD	21202	410-625-0800
13307	LEXON INSURANCE COMPANY	10002 SHELBYVILLE RD STE 100	LOUISVILLE	KY	40223	309-692-1000
42404	LIBERTY INSURANCE CORPORATION	175 BERKELEY ST	BOSTON	MA	02117	617-357-9500
19917	LIBERTY INSURANCE UNDERWRITERS INC.	55 WATER ST 18TH FL	NEW YORK	NY	10041	617-574-5555
23035	LIBERTY MUTUAL FIRE INSURANCE CO	175 BERKELEY ST	BOSTON	MA	02117	617-357-9500
23043	LIBERTY MUTUAL INSURANCE COMPANY	175 BERKELEY ST	BOSTON	MA	02117	617-357-9500
11746	LIBERTY PERSONAL INSURANCE COMPANY	175 BERKELEY ST	BOSTON	MA	02117	617-357-9500
33855	LINCOLN GENERAL INSURANCE CO	PO BOX 3709	YORK	PA	17402	717-757-0000
14400	LITITZ MUTUAL INSURANCE COMPANY	PO BOX 900	LITITZ	PA	17543-7007	717-626-4751
36447	LM GENERAL INSURANCE COMPANY	175 BERKLEY ST	BOSTON	MA	02117	732-946-5000
33600	LM INSURANCE CORPORATION	175 BERKELEY ST	BOSTON	MA	02117	617-357-9500
36439	LM PERSONAL INSURANCE COMPANY	175 BERKLEY ST	BOSTON	MA	02117	732-946-5000
32352	LM PROPERTY AND CASUALTY INSURANCE COMPANY	175 BERKLEY ST	BOSTON	MA	02117	732-946-5000
22977	LUMBERMENS MUTUAL CASUALTY CO	KEMPER CENTER	LONG GROVE	IL	60049-0001	847-320-2000
23108	LUMBERMENS UNDERWRITING ALLIANCE	2501 N MILITARY TRAIL	BOCA RATON	FL	33431-6398	561-994-1900
35769	LYNDON PROPERTY INSURANCE COMPANY	14755 N OUTER FORTY DR #400	ST LOUIS	MO	63017	314-275-5200
10051	LYNDON SOUTHERN INSURANCE COMPANY	PO BOX 157	MARKSVILLE	LA	71351-0157	318-253-7564
14443	MADISON MUTUAL INSURANCE COMPANY	PO BOX 129	EDWARDSVILLE	IL	62025-0129	618-656-3410
36897	MANUFACTURERS ALLIANCE INSURANCE COMPANY	380 SENTRY PRKWY	BLUE BELL	PA	19422-0754	610-397-5000
29998	MARINE INDEMNITY INSURANCE CO OF AMERIC	9300 ARROWPOINT BLVD, PO BOX 1000	CHARLOTTE	NC	28201-1000	704-522-2000
28932	MARKEL AMERICAN INSURANCE COMPANY	4600 COX RD	GLEN ALLEN	VA	23060	804-527-2700
38970	MARKEL INSURANCE COMPANY	4600 COX RD	GLEN ALLEN	VA	23060	573-445-8441
19356	MARYLAND CASUALTY COMPANY	1400 AMRCN LN TWR 1 19TH FL	SCHAUMBURG	IL	60196-1056	847-605-6000
22306	MASSACHUSETTS BAY INS CO	440 LINCOLN STREET	WORCESTER	MA	01653	508-855-4476
10784	MAXUM CASUALTY INSURANCE COMPANY	6455 EAST JOHNS CROSSING STE 325	DELUTH	GA	30097	678-597-4500
22152	MAYFLOWER INSURANCE COMPANY LTD THE	CNA CENTER, 333 S WABASH AVE	CHICAGO	IL	60604	312-822-5000
23825	MBIA INSURANCE CORP. OF ILLINOIS	113 KING STREET	ARMONK	NY	10504	914-273-4545
12041	MBIA INSURANCE CORPORATION	113 KING ST	ARMONK	NY	10504	914-273-4545
33391	MEDICAL ASSURANCE CO INC THE	PO BOX 590009	BIRMINGHAM	AL	35259-0009	205-877-4400
10686	MEDICAL LIABILITY ALLIANCE	PO BOX 1498	JEFFERSON CITY	MO	65102-1498	573-893-5300
11843	MEDICAL PROTECTIVE COMPANY	5814 REED RD	FORT WAYNE	IN	46835	219-485-9622
22241	MEDMARC CASUALTY INSURANCE COMPANY	PO BOX 10809	CHANTILLY	VA	20153-0809	703-273-1995
21229	MEMBERSELECT INSURANCE COMPANY	1 AUTO CLUB DRIVE	DEARBORN	MI	48126	313-336-1234
22454	MENDAKOTA INSURANCE COMPANY	385 WASHINGTON ST	ST PAUL	MN	55102-1309	651-688-4500
33650	MENDOTA INSURANCE COMPANY	PO BOX 64586	ST PAUL	MN	55164-0586	842-422-0792
31968	MERASTAR INSURANCE COMPANY	PO BOX 181101	CHATTANOOGA	TN	37414-6101	423-296-7400
14494	MERCHANTS BONDING CO (MUTUAL)	2100 FLEUR DRIVE	DES MOINES	IA	50321-1158	515-243-8171
10502	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	PO BOX 1980	INDIANAPOLIS	IN	46206-1980	614-464-5000
23353	MERIDIAN SECURITY INSURANCE COMPANY	PO BOX 1980	INDIANAPOLIS	IN	46206	614-464-5000
24821	MERITPLAN INSURANCE COMPANY	PO BOX 19702	IRVINE	CA	92623-9702	949-553-0700
40169	METROPOLITAN CASUALTY INS CO	PO BOX 490	JOHNSTOWN	PA	15907	401-827-2400
25321	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	PO BOX 490	JOHNSTOWN	PA	15907	401-827-2400
39950	METROPOLITAN GENERAL INS CO	PO BOX 490, 500 SCHOOLHOUSE ROAD	JOHNSTOWN	PA	15907	401-827-2400
34339	METROPOLITAN GROUP PROP & CAS INS CO	PO BOX 490	JOHNSTOWN	PA	15907	401-827-2400
26298	METROPOLITAN PROPERTY & CASUALTY INS CO	PO BOX 490	JOHNSTOWN	PA	15907	401-827-2400
40150	MGA INSURANCE COMPANY INC	PO BOX 199023	DALLAS	TX	75219-9023	817-336-2500
22594	MGIC ASSURANCE CORPORATION	270 E KILBOURN AVE	MILWALKEE	WI	53202	212-826-0100
10682	MGIC CREDIT ASSURANCE CORPORATION	PO BOX 756	MILWAUKEE	WI	53201-0756	800-558-9900
18740	MGIC INDEMNITY CORPORATION	PO BOX 756	MILWAUKEE	WI	53201-0756	847-699-0600
38660	MIC GENERAL INSURANCE CORPORATION	PO BOX 66937	ST LOUIS	MO	66166-6937	314-493-8000
38601	MIC PROPERTY AND CASUALTY INS CORP	300 GALLERIA OFFICENTRE STE 200	SOUTHFIELD	MI	48034-8461	248-263-6900
14508	MICHIGAN MILLERS MUTUAL INS CO	PO BOX 30060	LANSING	MI	48909-7560	517-482-6211
21687	MID CENTURY INSURANCE COMPANY	PO BOX 2478 TERMINAL ANNEX	LOS ANGELES	CA	90051-2478	323-932-3200
23418	MID-CONTINENT CASUALTY COMPANY	PO BOX 1409	TULSA	OK	74101	918-587-7221
15380	MID-CONTINENT INSURANCE COMPANY	1437 S BOULDER STE 200	TULSA	OK	74119	918-587-7221
23434	MIDDLESEX INSURANCE COMPANY	1800 NORTH POINT DRIVE	STEVENS POINT	WI	54481	715-346-6000
23612	MIDWEST EMPLOYERS CASUALTY COMPANY	14755 N OUTER FORTY DR STE 300	CHESTERFIELD	MO	63017	314-298-7332
23574	MIDWEST FAMILY MUTUAL INSURANCE COMPANY	PO BOX 9425	MINNEAPOLIS	MN	55440-9425	952-545-6000
16942	MIDWEST MEDICAL INSURANCE COMPANY	7650 EDINBOROUGH WAY STE 400	MINNEAPOLIS	MN	55435	952-838-6700
23515	MIDWESTERN INDEMNITY COMPANY THE	175 BERKLEY ST	BOSTON	MA	02117	513-576-3200
19011	MIDWESTERN INSURANCE COMPANY	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
40185	MILLERS CLASSIFIED INSURANCE COMPANY	111 E FOURTH ST POB 9006	ALTON	IL	62002-9006	618-463-3636
14583	MILLERS FIRST INSURANCE COMANY	PO BOX 9006	ALTON	IL	62002-9006	618-463-3636
42234	MINNESOTA LAWYERS MUTUAL INSURANCE COMPANY	333 S 7TH ST STE 2200	MINNEAPOLIS	MN	55402	612-341-4530
11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	PO BOX 914	ST JOSEPH	MO	64502	800-264-5959



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NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
10191	MISSOURI EMPLOYERS MUTUAL INS CO	101 N KEENE STREET	COLUMBIA	MO	65201	573-499-9714
27642	MISSOURI HOSPITAL PLAN	PO BOX 1498	JEFFERSON CITY	MO	65102	573-893-5300
32654	MISSOURI PHYSICIANS ASSOCIATES	101 S HANLEY RD STE 1250	ST LOUIS	MO	63105	314-727-4555
11582	MISSOURI PHYSICIANS MUTUAL	287 N LINDBERG	ST LOUIS	MO	63141	
00103	MISSOURI PROPERTY INS PLACEMENT FACILIT	906 OLIVE ST STE 1000	ST LOUIS	MO	63101-1432	800-392-7240
20362	mitsui sumitomo insurance company of america	15 INDEPENDENCE BLVD	WARREN	NJ	07059	212-443-3600
22551	mitsui sumitomo insurance usa inc	PO BOX 4602	WARREN	NJ	07059-0602	212-480-2550
31232	MONUMENTAL GENERAL CASUALTY COMPANY	520 PARK AVE	BALTIMORE	MD	21201-4500	410-685-5500
29858	MORTGAGE GUARANTY INS CORP	PO BOX 756	MILWAUKEE	WI	53201-0756	630-368-2000
22012	MOTORS INSURANCE CORPORATION	300 GALLERIA OFFICE CENTRE STE 200	SOUTHFIELD	MI	48034	248-263-6900
27014	MUTUAL FIRE AND STORM INSURANCE CO	600 SOUTH STARR AVE	BURLINGTON	IA	52601-3012	319-752-0966
23647	MUTUAL SERVICE CASUALTY INSURANCE CO	PO BOX 64035	ST PAUL	MN	55164	651-631-7000
11878	MUTUALAID EXCHANGE	8717 W 110TH ST STE 100, SUITE 350	OVERLAND PRK	KS	66210	913-338-1100
30945	NATIONAL ALLIANCE INSURANCE CO	PO BOX 66937, SUITE 700	ST LOUIS	MO	63166-6937	314-542-2400
23671	NATIONAL AMERICAN INS CO OF CALIFORNIA	PO BOX 32039, 18TH FLOOR	LONG BEACH	CA	90832-2039	310-605-3300
23663	NATIONAL AMERICAN INSURANCE COMPANY	1008 MANVEL AVE PO BOX 9	CHANDLER	OK	74834	405-258-0804
11991	NATIONAL CASUALTY COMPANY	8877 N. GAINIEY CTR DR	SCOTTSDALE	AZ	85258	480-365-4000
10243	NATIONAL CONTINENTAL INS CO	6300 WILSON MILLS W33	MAYFIELD VILLAGE	OH	44143	440-461-5000
16217	NATIONAL FARMERS UNION PRO & CAS CO	5619 DTC PKWY ST 300, TERRACE TOWERS	GREENWOOD VILLAGE	CO	80111-3136	303-337-5500
15679	NATIONAL FIRE AND INDEMNITY EXCHANGE	6030 BANCROFT AVENUE	ST LOUIS	MO	63109	314-832-1118
20478	NATIONAL FIRE INS CO OF HARTFORD	CNA PLAZA 31S	CHICAGO	IL	60685	312-822-5000
42447	NATIONAL GENERAL ASSURANCE COMPANY	PO BOX 66937, SUITE 700	ST LOUIS	MO	63166-6937	314-493-8000
23728	NATIONAL GENERAL INS CO	PO BOX 66937, SUITE 700	ST LOUIS	MO	63166-6937	314-493-8000
14788	NATIONAL GRANGE MUTUAL INSURANCE COMPANY	PO BOX 2300	KEENE	NH	03431	603-352-4000
20087	NATIONAL INDEMNITY COMPANY	3024 HARNEY ST	OMAHA	NE	68131-3580	402-536-3000
27944	NATIONAL INSURANCE ASSOCIATION	175 BERKLEY ST	BOSTON	MA	02117	317-816-3400
30155	NATIONAL INSURANCE CO OF WISCONSIN INC	250 S EXECUTIVE DR	BROOKFIELD	WI	53005	262-785-9995
32620	NATIONAL INTERSTATE INSURANCE COMPANY	3250 INTERSTATE DRIVE	RICHFIELD	OH	44286-9000	617-357-2600
50156	NATIONAL LAND TITLE INSURANCE COMPANY	2800 W HIGGINS RD, SUITE 835	HOFFMAN ESTATES	IL	60195-0866	847-885-3000
20052	NATIONAL LIABILITY & FIRE INS CO	3024 HARNEY ST	OMAHA	NE	68131-3583	402-536-3000
15474	NATIONAL LLOYDS INSURANCE COMPANY	PO BOX 2650	WACO	TX	76702-2650	254-399-0626
34835	NATIONAL REINSURANCE CORP THE	695 E MAIN ST, PO BOX 10350	STAMFORD	CT	06904-2350	203-328-5000
22608	NATIONAL SPECIALTY INSURANCE COMPANY	8200 ANDERSON BLVD	FORT WORTH	TX	76120	817-265-2000
21881	NATIONAL SURETY CORPORATION	777 SAN MARIN DRIVE	NOVATO	CA	94998	800-243-9622
51020	NATIONAL TITLE INS OF NEW YORK INC	601 RIVERSIDE AVE	JACKSONVILLE	FL	32204	805-696-7000
20141	NATIONAL TRUST INSURANCE COMPANY	6300 UNIVERSITY PRKWY	SARASOTA	FL	34240	941-955-2811
19445	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	175 WATER ST	NEW YORK	NY	10038	212-770-7000
26093	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	ONE NATIONWIDE PLZ	COLUMBUS	OH	43215	614-249-7111
28223	NATIONWIDE AGRIBUSINESS INS CO	1100 LOCUST ST	DES MOINES	IA	50391-3000	515-508-3658
10723	NATIONWIDE ASSURANCE COMPANY	ONE NATIONWIDE PLZ	COLUMBUS	OH	43215	614-249-7111
23760	NATIONWIDE GENERAL INSURANCE CO	1 NATIONWIDE PLZ	COLUMBUS	OH	43215-2220	614-249-7111
25453	NATIONWIDE INSURANCE COMPANY OF AMERICA	1100 LOCUST STREET	DES MOINES	IA	50391-1100	515-280-4211
23779	NATIONWIDE MUTUAL FIRE INSURANCE CO	ONE NATIONWIDE PLAZA	COLUMBUS	OH	43215	614-249-7111
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	1 NATIONWIDE PLAZA	COLUMBUS	OH	43216	614-249-7111
37877	NATIONWIDE PROPERTY & CASUALTY INS CO	ONE NATIONWIDE PLAZA	COLUMBUS	OH	43215	614-249-7111
25240	NAU COUNTRY INSURANCE COMPANY	7333 SUNWOOD DRIVE	RAMSEY	MN	55303-4548	763-427-3770
42307	NAVIGATORS INSURANCE COMPANY	6 INTERNATIONAL DR STE 100	RYE BROOK	NY	10573	212-244-2333
15865	NCMIC INSURANCE COMPANY	PO BOX 9118	DES MOINES	IA	50306-9118	515-222-1736
10317	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	PO BOX 2478	LOS ANGELES	CA	90051-2478	323-932-3200
24171	NETHERLANDS INSURANCE COMPANY THE	175 BERKELEY ST	BOSTON	MA	02117	603-358-4493
21830	NEW ENGLAND INSURANCE COMPANY	150 FEDERAL ST	BOSTON	MA	02110	617-526-8500
23841	NEW HAMPSHIRE INSURANCE COMPANY	175 WATER ST 18TH FL	NEW YORK	NY	10038	212-770-7000
12130	NEW SOUTH INSURANCE COMPANY	PO BOX 3199 GMAC INS	WINSTON-SALEM	NC	27102-3199	336-770-2000
16608	NEW YORK MARINE & GENERAL INS CO	919 3RD AVENUE	NEW YORK	NY	10022-3919	212-551-0600
35106	NIAGARA FIRE INSURANCE COMPANY	CNA PLAZA 25S	CHICAGO	IL	60685	312-822-5000
31470	NORGUARD INSURANCE COMPANY	16 S RIVER ST	WILKES BARRE	PA	18703-0020	570-825-9900
29700	NORTH AMERICAN ELITE INSURANCE COMPANY	650 ELM ST 6TH FL	MANCHESTER	NH	03101-2524	212-317-5400
29874	NORTH AMERICAN SPECIALTY INS CO	650 ELM ST	MANCHESTER	NH	03101	603-644-6600
27740	NORTH POINTE INSURANCE COMPANY	28819 FRANKLIN RD	SOUTHFIELD	MI	48034	248-358-1171
21105	NORTH RIVER INSURANCE COMPANY THE	305 MADISON AVE POB 1943	MORRISTOWN	NJ	07960-1943	630-954-5508
22047	NORTH STAR REINSURANCE CORPORATION	PO BOX 120052	STAMFORD	CT	06912-0052	203-328-5000
36455	NORTHBROOK INDEMNITY CO	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
50377	NORTHEAST INVESTORS TITLE INSURANCE COMPANY	121 N COLUMBIA ST	CHAPEL HILL	NC	29201	919-968-2200
38369	NORTHERN ASSURANCE CO OF AMERICA	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
19372	NORTHERN INSURANCE CO OF NEW YORK	1400 AMERICAN LN TWR 1 19TH FL	SCHAUMBURG	IL	60196-1056	847-605-6000
27987	NORTHFIELD INSURANCE COMPANY	PO BOX 64816	ST PAUL	MN	50322	651-688-4100
24015	NORTHLAND INSURANCE COMPANY	PO BOX 64816	ST PAUL	MN	55164-0816	651-310-4373
20338	NORTHWESTERN PACIFIC INDEMNITY CO	P O BOX 1615	WARREN	NJ	07061-1615	503-221-4240
34630	OAK RIVER INSURANCE COMPANY	9290 W DODGE RD #300	OMAHA	NE	68114-3363	402-393-7255
23248	OCCIDENTAL FIRE & CAS CO OF NC	PO BOX 10800	RALEIGH	NC	27605-0800	919-833-1600
35602	OHIC INSURANCE COMPANY	155 E BROAD ST 4TH FL	COLUMBUS	OH	43215-3621	614-221-7777
24074	OHIO CASUALTY INSURANCE COMPANY	9450 SEWARD ROAD	FAIRFIELD	OH	45014	513-603-2400
24104	OHIO FARMERS INSURANCE CO	PO BOX 5001 ONE PARK CIRC	WESTFIELD CENTE	OH	44251-5001	330-887-0101
26565	OHIO INDEMNITY COMPANY	250 E BROAD ST 10TH FL	COLUMBUS	OH	43215	614-228-2800
24082	OHIO SECURITY INSURANCE COMPANY	9450 SEWARD ROAD	FAIRFIELD	OH	45014	513-603-2400
36625	OLD RELIABLE CASUALTY COMPANY	12115 LACKLAND ROAD	ST LOUIS	MO	63146	314-968-4900
24147	OLD REPUBLIC INSURANCE COMPANY	PO BOX 789, 133 OAKLAND AVENUE	GREENSBURG	PA	15601-0789	724-834-5000
50520	OLD REPUBLIC NATIONAL TITLE INS CO	400 2ND AVE S	MINNEAPOLIS	MN	55401	612-371-1111
35424	OLD REPUBLIC SECURITY ASSURANCE COMPANY	PO BOX 470185	TULSA	OK	74147-0185	918-494-7000
40444	OLD REPUBLIC SURETY COMPANY	PO BOX 1635	MILWAUKEE	WI	53001	262-797-2640
37060	OLD UNITED CASUALTY COMPANY	PO BOX 795	SHAWNEE MISSION	KS	66201	913-432-6400
12254	OMAHA INDEMNITY COMPANY THE	3102 FARNAM ST	OMAHA	NE	68131-3405	402-342-3326
34940	OMNI INDEMNITY COMPANY	PO BOX 105440	ATLANTA	GA	30348	770-954-4500
39098	OMNI INSURANCE COMPANY	PO BOX 105440	ATLANTA	GA	30348	770-952-4500
20621	ONEBEACON AMERICA INSURANCE COMPANY	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
21970	ONEBEACON INSURANCE COMPANY	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
32700	OWNERS INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-8160	517-323-1200
22748	PACIFIC EMPLOYERS INSURANCE COMPANY	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-4555
20346	PACIFIC INDEMNITY COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07061-1615	908-903-2000
37850	PACIFIC SPECIALTY INSURANCE COMPANY	3601 HAVEN AVE	MENLO PRK	CA	94025-1033	650-780-4800
10222	PACO ASSURANCE COMPANY INC	110 WESTWOOD PLC STE 100	BRENTWOOD	TN	37027	615-371-8776

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
22250	PATHFINDER INSURANCE COMPANY	76 ST PAUL ST #500	BURLINGTON	VT	05401-4477	303-320-1422
23442	PATRIOT GENERAL INSURANCE COMPANY	1800 NORTH POINT DRIVE	STEVENS POINT	WI	54481	715-346-6000
18139	PEAK PROPERTY AND CASUALTY INS CORP	9300 ARPT BLV PO BOX 1000	CHARLOTTE	NC	28201-1000	704-522-2000
18333	PEERLESS INDEMNITY INSURANCE COMPANY	175 BERKLEY ST	BOSTON	MA	02117	315-431-6100
24198	PEERLESS INSURANCE COMPANY	175 BERKLEY ST	BOSTON	MA	02117	603-352-3221
32859	PENN AMERICA INS CO	420 S YORK RD	HATBORO	PA	19040-3949	215-443-3600
14982	PENN MILLERS INSURANCE COMPANY	PO BOX P	WILKES-BARRE	PA	18773-0016	570-822-8111
21962	PENNSYLVANIA GENERAL INSURANCE COMPANY	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
14974	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	INDEPENDENCE SQUARE WEST	PHILADELPHIA	PA	19106	215-625-9233
12262	PENNSYLVANIA MANUFACTURERS ASSOC INS C	380 SENTRY PKWY	BLUE BELL	PA	19422-2328	610-397-5000
41424	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	380 SENTRY PARKWAY	BLUE BELL	PA	19422-0754	610-397-5000
14990	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	2 N 2ND ST	HARRISBURG	PA	17101-1613	717-234-4941
12297	PETROLEUM CASUALTY COMPANY	PO BOX 3342, CORP BH4 1177B	HOUSTON	TX	77253-3342	713-680-7148
13714	PHARMACISTS MUTUAL INSURANCE COMPANY	P O BOX 370	ALGONA	IA	50511-0370	515-295-2461
18058	PHILADELPHIA INDEMNITY INSURANCE CO	ONE BALA PLAZA #100	BALA CYNWYD	PA	19004	610-617-7900
34037	PHOENIX INDEMNITY INSURANCE COMPANY	777 MAIN ST STE 1000	FORT WORTH	TX	76102	817-348-1600
25623	PHOENIX INSURANCE COMPANY THE	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	860-277-0111
23400	PHYSICIANS INSURANCE COMPANY OF WISCONSIN	PO BOX 45650	MADISON	WI	53717	608-831-8331
11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	101 W MCCARTY ST STE 212	JEFFERSON CITY	MO	65101	573-634-7742
12670	PIONEER GENERAL INSURANCE COMPANY	6780 E HAMPDEN AVE	DENVER	CO	80224	303-758-8122
18619	PLATTE RIVER INSURANCE COMPANY	PO BOX 5900	MADISON	WI	53705-0900	603-644-6600
27251	PMI MORTGAGE INS CO	3003 OAK ROAD, PMI PLAZA	WALNUT CREEK	CA	94597-2098	415-788-7878
14460	PODIATRY INS CO OF AMERICA A MUTUAL COMPANY	110 WESTWOOD PLACE	BRENTWOOD	TN	37027	
44083	PREFERRED PHYSICIANS MEDICAL RRG INC	9000 W 67TH ST STE 201	SHAWNEE MISSION	KS	66202-3656	913-262-2585
36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	11605 MIRACLE HILLS DRIVE, SUITE 200	OMAHA	NE	68154-4467	402-392-1566
10800	PREMIER GROUP INSURANCE COMPANY	100 VINE ST	MURFREESBORO	TN	37130	615-278-1225
37095	PRIVATE RESIDENTIAL MORTGAGE INS CORP	PO BOX 177800	RALEIGH	NC	27619	919-846-4100
34312	PRODUCERS AGRICULTURE INSURANCE COMPANY	PO BOX 229	AMARILLO	TX	79105-0229	806-372-6785
12513	PROFESSIONAL LIABILITY INS CO OF AMERICA	10 SOUTH BRENTWOOD BLVD, STE 518	ST LOUIS	MO	63105	212-576-9801
11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	PO BOX 9118	DES MOINES	IA	50306-9118	515-222-1736
29017	PROFESSIONALS ADVOCATE INSURANCE COMPANY	225 INTERNATIONAL CIRCLE	HUNT VALLEY	MD	21030	410-785-0050
25585	PROFESSIONALS DIRECT INSURANCE COMPANY	161 OTTAWA AVE NW STE 607	GRAND RAPIDS	MI	49503-2720	616-456-8899
24260	PROGRESSIVE CASUALTY INSURANCE CO	6300 WILSON MILLS OHF11	MAYFIELD	OH	44143	440-461-5000
42994	PROGRESSIVE CLASSIC INSURANCE COMPANY	6300 WILSON MILLS OHF11, C/O CT CORP	MAYFIELD VILLAGE	OH	44143	440-461-5000
16322	PROGRESSIVE HALCYON INSURANCE COMPANY	6300 WILSON MILLS OHF11	MAYFIELD	OH	44143	440-461-5000
11851	PROGRESSIVE HOME INSURANCE COMPANY	6300 WILSON MILLS OHF11	MAYFIELD VILLAGE	OH	44143	440-461-5000
24279	PROGRESSIVE MAX INSURANCE COMPANY	6300 WILSON MILLS OHF11	MAYFIELD	OH	44143	440-461-5000
42919	PROGRESSIVE NORTHWESTERN INS CO	6300 WILSON MILLS OHF11	MAYFIELD	OH	44143	440-461-5000
37834	PROGRESSIVE PREFERRED INSURANCE COMPANY	6300 WILSON MILLS OHF11	MAYFIELD	OH	44143	440-461-5000
32786	PROGRESSIVE SPECIALTY INS CO	6300 WILSON MILLS OHF11	MAYFIELD	OH	44143	440-461-5000
38954	PRONATIONAL INSURANCE COMPANY	2600 PROFESSIONALS DR. BOX 150	OKEMOS	MI	48805-0150	517-349-6500
34690	PROPERTY & CASUALTY INS CO OF HARTFORD	HARTFORD PLAZA	HARTFORD	CT	06115	860-547-5000
32905	PROPERTY-OWNERS INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-8160	517-323-1200
20400	PROSELECT NATIONAL INSURANCE COMPANY INC	101 ARCH ST PO BOX 55178	BOSTON	MA	02205	617-330-1755
12416	PROTECTIVE INSURANCE COMPANY	1099 N MERIDIAN ST	INDIANAPOLIS	IN	46204	317-636-9800
28711	PROVIDENCE PROPERTY & CASUALTY INS CO	8000 WARREN PARKWAY, BLDG 3 STE 300	FRISCO	TX	75034	214-618-6900
24295	PROVIDENCE WASHINGTON INSURANCE CO	88 BOYD AVENUE	E PROVIDENCE	RI	02914	401-453-7000
15059	PUBLIC SERVICE MUTUAL INSURANCE CO	ONE PARK AVENUE	NEW YORK	NY	10016-5802	212-591-9500
35157	PUTNAM REINSURANCE COMPANY	80 PINE STREET	NEW YORK	NY	10005	212-770-2000
39217	QBE INSURANCE CORPORATION	88 PINE ST FL 16	NEW YORK	NY	10005-1801	212-422-9888
10829	QUADRANT INDEMNITY INSURANCE CO	15 MOUNTAIN VIEW RD	WARREN	NJ	07061-1615	908-903-2000
23752	QUANTA INDEMNITY COMPANY	10 ROCKEFELLER PLZ 3RD FL	NEW YORK	NY	10020	303-337-5500
36250	RADIAN ASSET ASSURANCE INC	335 MADISON AVENUE	NEW YORK	NY	10017-4605	212-983-5859
33790	RADIAN GUARANTY INC	1601 MARKET ST	PHILADELPHIA	PA	19103	614-445-2900
38512	RAMPART INSURANCE COMPANY	90 BROAD ST 25TH FL	NEW YORK	NY	10004-2205	212-299-3139
37303	REDLAND INSURANCE COMPANY	7 TIMES SQ	NEW YORK	NY	10036	212-805-9700
24449	REGENT INSURANCE COMPANY	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596-0001	608-837-4440
26549	REINSURANCE COMPANY OF AMERICA INC	PO BOX 855	ORISKANY	NY	13424	312-782-9453
43753	REPUBLIC INDEMNITY CO OF CALIFORNIA	15821 VENTURA BLVD #370	ENCINO	CA	91436-2936	818-990-9860
22179	REPUBLIC INDEMNITY COMPANY OF AMERICA	15821 VENTURA BLVD #370	ENCINO	CA	91436-2936	818-990-9860
38318	REPUBLIC INSURANCE COMPANY	PO BOX 660560	DALLAS	TX	75266-0560	214-559-1222
28452	REPUBLIC MORTGAGE INSURANCE COMPANY	PO BOX 2514	WINSTON-SALEM	NC	27102-2514	336-661-0015
32174	REPUBLIC MORTGAGE INSURANCE COMPANY OF FLORIDA	PO BOX 2514	WINSTON-SALEM	NC	27102	336-661-0015
31275	REPUBLIC MORTGAGE INS COMPANY OF NORTH CAROLINA	PO BOX 2514	WINSTON-SALEM	NC	27102	800-999-7642
31089	REPUBLIC WESTERN INS CO	2721 N CENTRAL AVE	PHOENIX	AZ	85004-1121	602-263-6755
10287	RESIDENTIAL GUARANTY COMPANY	3003 OAK RAOD	WALNUT CREEK	CA	94597	800-288-1970
43044	RESPONSE INSURANCE COMPANY	500 S BROAD ST	MERIDEN	CT	06450-1034	203-634-7200
26050	RESPONSE WORLDWIDE INSURANCE COMPANY	500 SOUTH BROAD ST	MERIDEN	CT	06450	513-369-5000
36684	RIVERPORT INSURANCE COMPANY	222 S 9TH ST STE 1300	MINNEAPOLIS	MN	55402-3332	612-766-3000
28860	RLI INDEMNITY COMPANY	9025 N LINDBERGH DR	PEORIA	IL	61615	309-692-1000
13056	RLI INSURANCE COMPANY	9025 N LINDBERGH DR	PEORIA	IL	61614	309-692-1000
42706	ROCHE SURETY AND CASUALTY COMPANY INC	1910 ORIENT RD	TAMPA	FL	33619	813-623-5042
27065	ROCKFORD MUTUAL INSURANCE COMPANY	PO BOX 5626	ROCKFORD	IL	61125-0626	815-229-1500
24678	ROYAL INDEMNITY COMPANY	9300 ARROWPOINT BLVD	CHARLOTTE	NC	28273	704-522-2000
22314	RSUI INDEMNITY COMPANY	945 E PACES FERRY RD #1800	ATLANTA	GA	30326-1125	818-225-1000
39039	RURAL COMMUNITY INSURANCE COMPANY	3501 THURSTON AVE	ANOKA	MN	55303-1060	763-323-2299
25405	SAFE AUTO INSURANCE COMPANY	3883 EAST BROAD ST	COLUMBUS	OH	43213	614-231-0200
24740	SAFECO INSURANCE CO OF AMERICA	4333 BROOKLYN AVENUE NE	SEATTLE	WA	98185	206-545-5000
39012	SAFECO INSURANCE COMPANY OF ILLINOIS	SAFECO PLAZA T-16	SEATTLE	WA	98185	206-545-5000
11215	SAFECO INSURANCE COMPANY OF INDIANA	SAFECO PLAZA	SEATTLE	WA	98185	206-545-5000
24759	SAFECO NATIONAL INSURANCE COMPANY	SAFECO PLAZA	SEATTLE	WA	98185-0001	206-545-5000
11123	SAFETY FIRST INSURANCE COMPANY	2043 WOODLAND PRKWY STE 200	ST LOUIS	MO	63146	888-372-7512
15105	SAFETY NATIONAL CASUALTY CORPORATION	2043 WOODLAND PKWY #200	ST LOUIS	MO	63146	314-995-5300
40460	SAGAMORE INSURANCE COMPANY	1099 NORTH MERIDIAN ST	INDIANAPOLIS	IN	46204-1044	317-636-9800
16551	SAVERS PROPERTY & CASUALTY INS CO	11880 COLLEGE BLVD STE 500	OVERLAND PRK	KS	66210	913-451-0002
15580	SCOTTSDALE INDEMNITY COMPANY	PO BOX 4110	SCOTTSDALE	AZ	85261	480-365-4000
15563	SEA BRIGHT INSURANCE COMPANY	2101 4TH AVE #1600	SEATTLE	WA	98121	847-320-2000
22535	SEABOARD SURETY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	410-205-3000
25763	SEATON INSURANCE COMPANY	2 CENTRAL SQ 2ND FL	CAMBRIDGE	MA	02139	617-725-1540
22543	SECURA INSURANCE A MUTUAL COMPANY	PO BOX 819	APPLETON	WI	54912-0819	920-739-3161
10239	SECURA SUPREME INSURANCE COMPANY	2401 S MEMORIAL DR	APPLETON	WI	54915	920-739-3161

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
24902	SECURITY INSURANCE COMPANY OF HARTFORD	PO BOX 1000 9300 ARPT BLVD	CHARLOTTE	NC	28201-1000	704-522-2000
19879	SECURITY NATIONAL INSURANCE COMPANY	PO BOX 655028	DALLAS	TX	75265-5028	214-360-8000
50857	SECURITY UNION TITLE INS CO	171 N CLARK ST ML 06CT	CHICAGO	IL	60601-3294	312-223-2000
39926	SELECTIVE INS CO OF THE SOUTHEAST	40 WANTAGE AVENUE	BRANCHVILLE	NJ	07890	973-948-3000
19259	SELECTIVE INSURANCE CO OF S CAROLINA	40 WANTAGE AVENUE	BRANCHVILLE	NJ	07890	973-948-3000
12572	SELECTIVE INSURANCE COMPANY OF AMERICA	40 WANTAGE AVE	BRANCHVILLE	NJ	07890	973-948-3000
10936	SENECA INSURANCE COMPANY INC	160 WATER ST 16TH FLOOR	NEW YORK	NY	10038	212-344-3000
11000	SENTINEL INSURANCE COMPANY LTD	HARTFORD PLAZA	HARTFORD	CT	06115	860-547-5000
28460	SENTRY CASUALTY COMPANY	1800 N POINT DR	STEVENS POINT	WI	54481	715-346-7842
24988	SENTRY INSURANCE A MUTUAL COMPANY	1800 N POINT DRIVE	STEVENS POINT	WI	54481-1283	715-346-6000
21180	SENTRY SELECT INSURANCE COMPANY	1800 NORTH POINT DRIVE	STEVENS POINT	WI	54481	715-346-6000
36560	SERVICE INSURANCE COMPANY	PO BOX 9729	BRADENTON	FL	34206-9729	941-746-4107
30503	SHELBY CASUALTY INSURANCE COMPANY	3760 RIVER RUN DR	BIRMINGHAM	AL	35243	205-970-7000
23361	SHELTER GENERAL INS CO	1817 W BROADWAY	COLUMBIA	MO	65218-0001	573-445-8441
23388	SHELTER MUTUAL INSURANCE CO	1817 W BROADWAY	COLUMBIA	MO	65218-0001	573-445-8441
26557	SHELTER REINSURANCE COMPANY	1817 W BROADWAY	COLUMBIA	MO	65218	573-445-8441
35408	SIRIUS AMERICA INSURANCE COMPANY	120 W 45TH ST 36TH FL	NEW YORK	NY	10036	212-702-3700
11126	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	TWO WORLD CTR 43RD FL, 225 LIBERTY ST	NEW YORK	NY	10281-1058	212-416-1200
37141	SOUTHERN GENERAL INSURANCE COMPANY	PO BOX 28155	ATLANTA	GA	30358-0155	770-952-0800
19216	SOUTHERN INSURANCE COMPANY	PO BOX 809076	DALLAS	TX	75380-9076	972-788-6000
16047	SOUTHERN PIONEER PROPERTY AND CASUALTY INS CO	PO BOX 30	TRUMAN	AR	72472	870-483-6355
10190	SOUTHERN-OWNERS INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-8160	517-323-1200
24767	ST PAUL FIRE & MARINE INSURANCE CO	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
24775	ST PAUL GUARDIAN INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
41750	ST PAUL MEDICAL LIABILITY INSURANCE CO	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
24791	ST PAUL MERCURY INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
19224	ST PAUL PROTECTIVE INSURANCE COMPANY	385 WASHINGTON ST	ST. PAUL	MN	55102-1396	651-310-7911
19070	STANDARD FIRE INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
42986	STANDARD GUARANTY INSURANCE COMPANY	260 INTERST N CIRCLE SE	ATLANTA	GA	30339-2111	770-763-1000
18023	STAR INSURANCE COMPANY	PO BOX 5015	SOUTHFIELD	MI	48034-5015	248-358-1100
40045	STARNET INSURANCE COMPANY	475 STEAMBOAT RD	GREENWICH	CT	06830	973-301-8000
19530	STATE AUTO NATIONAL INSURANCE COMPANY	518 EAST BROAD ST	COLUMBUS	OH	43215-3976	614-464-5200
25127	STATE AUTO PROPERTY & CASUALTY INS CO	518 E BROAD ST	COLUMBUS	OH	43216	864-877-3311
25135	STATE AUTOMOBILE MUTUAL INS CO	518 E BROAD ST	COLUMBUS	OH	43215-3976	614-464-5000
25143	STATE FARM FIRE AND CASUALTY COMPANY	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710-0001	309-766-2311
25151	STATE FARM GENERAL INSURANCE CO	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710-0001	309-766-2311
25178	STATE FARM MUTUAL AUTOMOBILE INS CO	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710	309-766-2311
12831	STATE NATIONAL INSURANCE COMPANY INC	PO BOX 24622	FORT WORTH	TX	76124	817-265-2000
33049	STATE VOLUNTEER MUTUAL INSURANCE CO	PO BOX 1065	BRENTWOOD	TN	37024-1065	615-377-1999
50121	STEWART TITLE GUARANTY COMPANY	PO BOX 2029	HOUSTON	TX	77252	713-625-8100
10952	STONEBRIDGE CASUALTY INSURANCE COMPANY	2700 W PLANO PARKWAY	PLANO	TX	75075	972-881-6000
22276	STONEWALL INSURANCE COMPANY	2 CENTRAL SQ 2ND FL	CAMBRIDGE	MA	02139	617-234-3801
10340	STONINGTON INSURANCE COMPANY	5080 SPECTRUM DRIVE, STE. 900 E	ADDISON	TX	75001	972-664-7034
40436	STRATFORD INSURANCE COMPANY	400 PARSONS POND DRIVE	FRANKLIN LAKES	NJ	07417-2600	201-847-8600
40134	SUA INSURANCE COMPANY	225 W WASHINGTON ST 22ND FL	CHICAGO	IL	60606	617-725-6000
10909	SUN SURETY INSURANCE COMPANY	PO BOX 2373	RAPID CITY	SD	57709	605-348-1000
24047	SURETY BONDING COMPANY OF AMERICA	PO BOX 5111	SIOUX FALLS	SD	57117-5111	605-336-0850
25364	SWISS REINSURANCE AMERICA CORP	175 KING STREET	ARMONK	NY	10504	914-828-8000
12866	T H E INSURANCE COMPANY	10451 GULF BLVD	TREASURE ISLAND	FL	33706	727-367-6900
22683	TEACHERS INSURANCE COMPANY	1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715-0001	217-789-2500
42376	TECHNOLOGY INSURANCE COMPANY	59 MAIDEN LANE 6TH FL	NEW YORK	NY	10038	212-220-7128
19526	TEXAS GENERAL INDEMNITY COMPANY	PO BOX 1259	GALVESTON	TX	77553-1259	319-399-5700
39497	TICO INSURANCE COMPANY	5205 NORTH O'CONNOR BLVD #700	IRVING	TX	75039	877-953-2337
50067	TICOR TITLE INSURANCE COMPANY	601 RIVERSIDE AVE	JASONVILLE	FL	32204	312-223-5050
51535	TICOR TITLE INSURANCE COMPANY OF FLORIDA	601 RIVERSIDE AVENUE	JACKSONVILLE	FL	32204	407-260-8050
25496	TIG INDEMNITY COMPANY	PO BOX 152879	IRVING	TX	75015-8830	972-831-5000
25534	TIG INSURANCE COMPANY	PO BOX 152870	IRVING	TX	75015-8830	972-831-5000
13242	TITAN INDEMNITY COMPANY	PO BOX 65100	SAN ANTONIO	TX	78265	210-527-2711
32301	TNUS INSURANCE COMPANY	230 PARK AVE	NEW YORK	NY	10169	212-770-7000
12904	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	230 PARK AVE	NEW YORK	NY	10169	212-297-6600
37621	TOYOTA MOTOR INSURANCE COMPANY	19001 S WESTERN AVE NF23	TORRANCE	CA	90509	310-468-8052
42749	TRADERS INSURANCE COMPANY	PO BOX 5374	KANSAS CITY	MO	64131	816-822-1887
41238	TRANS PACIFIC INSURANCE COMPANY	230 PARK AVENUE	NEW YORK	NY	10169	212-297-6600
20486	TRANSCONTINENTAL INSURANCE COMPANY	CNA PLAZA 31S	CHICAGO	IL	60685-0001	312-822-5000
28886	TRANSQUARD INSURANCE COMPANY OF AMERICA INC	700 OAKMONT LANE	WESTMONT	IL	60559-5546	630-570-3505
50012	TRANSNATION TITLE INSURANCE COMPANY	2019 WALTON ROAD	ST LOUIS	MO	63114	804-267-8000
33014	TRANSPORT INSURANCE COMPANY	1300 HIGHLAND CORP DR, SUITE 103	CUMBERLAND	RI	02864	513-369-5000
20494	TRANSPORTATION INSURANCE COMPANY	CNA PLAZA FL 21S	CHICAGO	IL	60685-0001	312-822-5000
28188	TRAVCO INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-6014	860-277-0111
19038	TRAVELERS CASUALTY AND SURETY CO	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
31194	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	ONE TOWER SQ	HARTFORD	CT	06183	860-277-0111
36170	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
19046	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
40282	TRAVELERS COMMERCIAL CASUALTY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	860-277-0111
36137	TRAVELERS COMMERCIAL INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
27998	TRAVELERS HOME AND MARINE INS CO THE	ONE TOWER SQUARE	HARTFORD	CT	06183-6014	860-277-0111
25666	TRAVELERS INDEMNITY CO OF AMERICA	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	860-277-0111
25682	TRAVELERS INDEMNITY CO OF CONNECTICUT	ONE TOWER SQUARE	HARTFORD	CT	06183-1051	860-277-0111
25658	TRAVELERS INDEMNITY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
39357	TRAVELERS INSURANCE CO(ACC DEPT)	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	860-277-0111
38130	TRAVELERS PERSONAL INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	ONE TOWER SQ CORP TX 5PB	HARTFORD	CT	06183-1190	860-277-0111
36161	TRAVELERS PROPERTY CASUALTY INS CO	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
31003	TRI STATE INSURANCE CO OF MINNESOTA	PO BOX 1594	DES MOINES	IA	50306-1594	515-278-3000
24350	TRIAD GUARANTY INSURANCE CORP	101 S STRATFORD RD #500	WINSTON-SALEM	NC	27104	336-723-1282
15954	TRINITY UNIVERSAL INS CO OF KANSAS INC	PO BOX 655028	DALLAS	TX	75265-5028	214-360-8000
19887	TRINITY UNIVERSAL INSURANCE COMPANY	PO BOX 655028	DALLAS	TX	75265-5028	214-360-8000
41211	TRITON INSURANCE COMPANY	PO BOX 2548	FORT WORTH	TX	76113	515-280-4211
41106	TRIUMPH CASUALTY COMPANY	PO BOX 26131	GREENSBORO	NC	27402-6131	
21709	TRUCK INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANNEX	LOS ANGELES	CA	90051-2478	323-932-3200
27120	TRUMBULL INSURANCE COMPANY	HARTFORD PLAZA	HARTFORD	CT	06115	860-547-5000

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
40118	TRUSTGARD INSURANCE COMPANY	PO BOX 1218	COLUMBUS	OH	43216	614-445-2900
29459	TWIN CITY FIRE INS CO	HARTFORD PLAZA T-16-85	HARTFORD	CT	06115	860-547-5000
29599	U S SPECIALTY INSURANCE COMPANY	13403 NW FWY	HOUSTON	TX	77040-6009	713-744-3700
37893	ULICO CASUALTY COMPANY	1625 EYE ST NW	WASHINGTON	DC	20006	202-682-0900
41050	UNDERWRITER FOR THE PROFESSIONS INS CO	185 GREENWOOD RD	NAPA	CA	94558	707-226-0100
25844	UNION INSURANCE CO	PO BOX 1594	DES MOINES	IA	50306-1594	515-278-3000
21423	UNION INSURANCE CO OF PROVIDENCE	PO BOX 712	DES MOINES	IA	50303-0712	515-280-2511
11142	UNITED CASUALTY INSURANCE CO OF AMERICA	12115 LACKLAND ROAD	ST LOUIS	MO	63146	312-661-4500
11770	UNITED FINANCIAL CASUALTY COMPANY	6300 WILSON MILLS W33	MAYFIELD VILLAGE	OH	44143	440-461-5000
19496	UNITED FIRE & INDEMNITY COMPANY	PO BOX 1259	GALVESTON	TX	77553-1259	319-399-5700
13021	UNITED FIRE AND CASUALTY COMPANY	P O BOX 73909	CEDAR RAPIDS	IA	52407	319-399-5700
51624	UNITED GENERAL TITLE INSURANCE COMPANY	999 18 ST STE 3400	DENVER	CO	80202	303-292-4848
16659	UNITED GUARANTY COMMERCIAL INS CO OF NC	LAW DEPT., PO BOX 20597	GREENSBORO	NC	27420-0597	336-373-0232
26999	UNITED GUARANTY MORTGAGE INDEMNITY CO	LAW DEPT; PO BOX 20597	GREENSBORO	NC	27420-0597	336-373-0232
15873	UNITED GUARANTY RESIDENTIAL INS CO	LAW DEPT., PO BOX 20597	GREENSBORO	NC	27420-0597	336-373-0232
16667	UNITED GUARANTY RESIDENTIAL INS NC	LAW DEPT. PO BOX 20597	GREENSBORO	NC	27420-0597	336-373-0232
11445	UNITED NATIONAL CASUALTY INSURANCE COMPANY	THREE BALA PLAZA E STE 300	BALA CYNWYD	PA	19004	610-664-1500
41335	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	THREE BALA PLZA E STE 300	BALA CYNWYD	PA	19004	610-664-1500
21776	UNITED SECURITY INSURANCE COMPANY	TERRACE TOWERS 5619 DTC PK ST 300	GREENWOOD VILLAGE	CO	80111-3136	303-337-5500
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	9800 FREDERICKSBURG RD	SAN ANTONIO	TX	78288-0429	210-498-2211
25887	UNITED STATES FIDELITY & GUARANTY CO	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
21113	UNITED STATES FIRE INSURANCE COMPANY	305 MADISON AVE	MORRISTOWN	NJ	07962	630-954-5508
25895	UNITED STATES LIABILITY INSURANCE CO	PO BOX 6700	WAYNE	PA	19087-2191	610-688-2535
29157	UNITED WISCONSIN INSURANCE COMPANY	12695 W NATIONAL AVE	NEW BERLIN	WI	53151	262-787-7400
16063	UNITRIN AUTO AND HOME INSURANCE COMPANY	5210 BELFORT RD STE 120	JACKSONVILLE	FL	32256	212-480-1900
10915	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	2790 BUSINESS PARK DRIVE	VISTA	CA	92081	847-320-2000
25909	UNITRIN PREFERRED INSURANCE COMPANY	5210 BELFORT RD STE 120	JACKSONVILLE	FL	32256	212-480-1900
42862	UNIVERSAL CASUALTY COMPANY	150 NORTHWEST PT	ELK GROVE VILLAGE	IL	60007	847-588-7022
32867	UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	3214 CHICAGO DR	HUDSONVILLE	MI	49426	616-662-3900
25933	UNIVERSAL SURETY COMPANY	PO BOX 80468	LINCOLN	NE	68501-0468	402-435-4302
13200	UNIVERSAL SURETY OF AMERICA	950 ECHO LANE STE 250	HOUSTON	TX	77024	713-722-4600
41181	UNIVERSAL UNDERWRITERS INS CO	7045 COLLEGE BLVD	OVERLAND PARK	KS	66211	913-339-1000
40843	UNIVERSAL UNDERWRITERS OF TEXAS INS CO	7045 COLLEGE BLVD	OVERLAND	KS	66211-1523	913-339-1000
25968	USAA CASUALTY INSURANCE COMPANY	9800 FREDRICKSBURG RD	SAN ANTONIO	TX	78288	210-498-2211
18600	USAA GENERAL INDEMNITY COMPANY	9800 FREDERICKSBURG ROAD	SAN ANTONIO	TX	78288	210-498-2211
10336	USAUTO INSURANCE COMPANY INC	3813 GREEN HILLS VILLAGE DR	NASHVILLE	TN	37215	615-327-4888
25976	UTICA MUTUAL INSURANCE COMPANY	PO BOX 530	UTICA	NY	13503-0530	315-734-2000
26611	VALIANT INS CO	1400 AMER LN TOWER 1 19TH FL	SCHAUMBURG	IL	60196-1056	847-605-6000
20508	VALLEY FORGE INSURANCE COMPANY	CNA PLAZA 31S	CHICAGO	IL	60685-0001	312-822-5000
21172	VANLINER INSURANCE COMPANY	ONE PREMIER DR	ST LOUIS	MO	63026	636-343-9889
18759	VEREX ASSURANCE INCORPORATED	6601 SIX FORKS RD	RALEIGH	NC	27615	919-846-4100
10815	VERLAN FIRE INSURANCE COMPANY	8403 COLESVILLE RD SUITE 300	SILVER SPRING	MD	20910	301-495-7722
11762	VESTA FIRE INSURANCE CORP	3760 RIVER RUN DR, SUITE 2720	BIRMINGHAM	AL	35243	205-970-7000
42668	VESTA INSURANCE CORPORATION	3760 RIVER RUN DRIVE, SUITE 2720	BIRMINGHAM	AL	35243	205-970-7000
10644	VICTORIA AUTOMOBILE INSURANCE CO	5915 LANDERBROOK DR	CLEVELAND	OH	44124-4058	440-461-3461
42889	VICTORIA FIRE & CASUALTY COMPANY	5915 LANDERBROOK DRIVE	CLEVELAND	OH	44124-4058	440-461-3461
20397	VIGILANT INSURANCE COMPANY	PO BOX 1615	WARREN	NJ	07061-1615	212-612-4000
13137	VIKING INSURANCE COMPANY OF WISCONSIN	PO BOX 1000, 9300 ARROWPOINT BLVD	CHARLOTTE	NC	28201-1000	704-522-2000
40827	VIRGINIA SURETY COMPANY INC	1000 MILWAUKEE AVE	GLENVIEW	IL	60025	847-953-1000
32395	VISION SERVICE PLAN INSURANCE CO	3333 QUALITY DRIVE	RANCHO CORDOVA	CA	95670-7985	916-851-5000
35971	VOYAGER PROPERTY & CASUALTY INS CO	260 INTERSTATE NORTH CIRCLE SE	ATLANTA	GA	30339	770-763-1000
26085	WARNER INSURANCE COMPANY	500 S BROAD ST	MERIDEN	CT	06450	914-640-6500
32778	WASHINGTON INTERNATIONAL INSURANCE CO	1200 ARLINGTON HEIGHTS ROAD, STE 400	ITASCA	IL	60143	630-227-4700
26069	WAUSAU BUSINESS INSURANCE COMPANY	175 BERKLEY ST	BOSTON	MA	02117	715-845-5211
26042	WAUSAU UNDERWRITERS INS CO	175 BERKLEY ST	BOSTON	MA	02117	715-845-5211
25011	WESCO INSURANCE COMPANY	200 SOMERSET CORPORATE BLVD #100	BRIDGEWATER	NJ	08807	724-834-5000
44393	WEST AMERICAN INSURANCE COMPANY	9450 SEWARD RD	FAIRFIELD	OH	45014	513-603-2400
21121	WESTCHESTER FIRE INSURANCE COMPANY	PO BOX 41484 TL14P, 32ND FLOOR	PHILADELPHIA	PA	19101-1484	215-640-1000
27871	WESTERN AGRICULTURAL INSURANCE COMPANY	5400 UNIVERSITY AVE	WEST DES MOINES	IA	50266	515-225-5400
30830	WESTERN DIVERSIFIED CASUALTY INS CO	PROTECTIVE, PO BOX 770	DEERFIELD	IL	60015	847-948-8988
27502	WESTERN GENERAL INSURANCE COMPANY INC	5230 LAS VIRGENES RD	CALABASAS	CA	91302	818-880-9070
13188	WESTERN SURETY COMPANY	101 S PHILLIPS AVE	SIOUX FALLS	SD	57192-0001	605-336-0850
24112	WESTFIELD INSURANCE COMPANY	PO BOX 5001 ONE PARK CIRC	WESTFIELD CTR	OH	44251-5001	330-887-0101
34207	WESTPORT INSURANCE CORPORATION	5200 METCALF	OVERLAND PARK	KS	66201	913-676-5270
12599	WINDSOR INSURANCE COMPANY	PO BOX 105805	ATLANTA	GA	30348-5805	678-627-6000
13250	WORKMENS AUTO INSURANCE COMPANY	PO BOX 54845	LOS ANGELES	CA	90054-0845	213-747-6492
20311	XL CAPITAL ASSURANCE INC	1221 AVE OF AMERICAS 31ST FL	NEW YORK	NY	10020-1001	646-658-5900
24554	XL INSURANCE AMERICA INC	70 SEAVIEW AVE	STAMFORD	CT	06902	203-964-5200
20583	XL REINSURANCE AMERICA INC	70 SEAVIEW AVE	STAMFORD	CT	06902-6040	203-964-5200
37885	XL SPECIALTY INSURANCE COMPANY	SEAVIEW HOUSE, 70 SEAVIEW AVE	STAMFORD	CT	06902	847-517-2990
24325	YORK INSURANCE COMPANY	88 BOYD AVE	EAST PROVIDENCE	RI	02914	401-453-7000
26220	YOSEMITE INSURANCE COMPANY	601 NW SECOND ST	EVANSVILLE	IN	47708-1013	812-424-8031
27090	YOUNG AMERICA INSURANCE COMPANY	PO BOX 224467	DALLAS	TX	75222-4467	214-333-4002
13269	ZENITH INSURANCE COMPANY	PO BOX 9055	VAN NUYS	CA	91409-9055	818-713-1000
27855	ZURICH AMERICAN INS CO OF ILLINOIS	1400 AMERICAN LN T1 19TH FL	SCHAUMBURG	IL	60196-1056	847-605-6000
16535	ZURICH AMERICAN INSURANCE COMPANY	1400 AMERICAN LN TWR 1 19TH FL	SCHAUMBURG	IL	60196-1056	847-605-6000